

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

1

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
(Alexandria Division)

-----:
JODI C. MAHDAVI, :

Plaintiff, :

vs. :

Case No.

: 1:14-cv-0648

NEXTGEAR CAPITAL, INC. :

and :

P.A.R. SERVICES, INC., :

Defendants. :

-----:
Arlington, Virginia

Wednesday, November 12, 2014

Deposition of:

JODI C. MAHDAVI

called for oral examination by counsel for
Defendant, pursuant to notice, at the law offices
of Levine, Daniels & Allnutt, 5311 Lee Highway,
Arlington, Virginia, before Christy McGee, CSR, of
Capital Reporting Company, a Notary Public in and
for the Commonwealth of Virginia, beginning at
10:00 a.m., when were present on behalf of the
respective parties:

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Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

6	<p>1 A No.</p> <p>2 Q Are you currently employed?</p> <p>3 A Yes.</p> <p>4 Q And what is your job?</p> <p>5 A Accounting.</p> <p>6 Q And where do you work?</p> <p>7 A Palm Management Corporation.</p> <p>8 Q And is that a staffing agency?</p> <p>9 A No, it's a management company.</p> <p>10 Q So do you work for multiple clients?</p> <p>11 A No.</p> <p>12 Q Do you work at multiple locations?</p> <p>13 A No.</p> <p>14 Q And where is your office located?</p> <p>15 A Washington, D.C.</p> <p>16 Q And what's the address of your employer?</p> <p>17 A 1730 Rhode Island Avenue.</p> <p>18 Q Can you describe briefly what your job</p> <p>19 responsibilities are?</p> <p>20 A I review financial statements and I</p> <p>21 supervise a staff of accountants.</p> <p>22 Q And can you briefly describe your</p>	8	<p>1 MR. BRAGDON: I'm going to mark your</p> <p>2 Answers to Interrogatories as Exhibits 1 and 2.</p> <p>3 (Mahdavi Deposition Exhibit Numbers 1 and</p> <p>4 2 were marked for identification.)</p> <p>5 BY MR. BRAGDON:</p> <p>6 Q Can you just generally review these</p> <p>7 documents and take your time and verify whether</p> <p>8 these are your answers to NextGear, which I think</p> <p>9 is marked as 2, and your supplemental answer to</p> <p>10 P.A.R. Services, which I think is marked as 1.</p> <p>11 MR. BRAGDON: Can you mark this as 3?</p> <p>12 (Mahdavi Deposition Exhibit Number 3</p> <p>13 was marked for identification.)</p> <p>14 BY MR. BRAGDON:</p> <p>15 Q Do they appear to be accurate copies of</p> <p>16 the interrogatories you reviewed and signed?</p> <p>17 A Yes.</p> <p>18 Q Is there anything specific that comes to</p> <p>19 mind on review of changes you would make or</p> <p>20 additions you would make?</p> <p>21 A No.</p> <p>22 Q Is it correct -- were you involved in the</p>
7	<p>1 educational background?</p> <p>2 A I have a CPA.</p> <p>3 Q And where was your -- do you have an</p> <p>4 undergrad degree?</p> <p>5 A Uh-huh.</p> <p>6 Q And where was that from?</p> <p>7 A George Mason.</p> <p>8 Q And what was your major in undergrad?</p> <p>9 A Business.</p> <p>10 Q And what is your home address?</p> <p>11 A 915 Fairway Drive, Vienna, Virginia.</p> <p>12 Q And other than that, do you own any other</p> <p>13 properties?</p> <p>14 A Yes.</p> <p>15 Q How many approximately do you own or have</p> <p>16 an interest in, I should say?</p> <p>17 A Approximately ten.</p> <p>18 Q And are those residential properties?</p> <p>19 A Yes.</p> <p>20 Q And are they located -- I guess, what</p> <p>21 states are they located in?</p> <p>22 A Virginia and Maryland.</p>	9	<p>1 responses to the request for production of</p> <p>2 documents as well?</p> <p>3 A Yes.</p> <p>4 Q Can you describe what you did to look for</p> <p>5 responsive documents? Where did you go to look for</p> <p>6 the documents you produced?</p> <p>7 A I asked my husband for some.</p> <p>8 Q And did you have any personal files that</p> <p>9 you had documents in?</p> <p>10 A Bank statements.</p> <p>11 Q Did you review any of your e-mail</p> <p>12 communications?</p> <p>13 A I didn't have any e-mail communications.</p> <p>14 Q Do you use e-mail?</p> <p>15 A Yes.</p> <p>16 Q And do you have a work and personal</p> <p>17 account?</p> <p>18 A I don't have a personal account. I have</p> <p>19 a work e-mail.</p> <p>20 Q And what is the -- that's called Palm</p> <p>21 Communication or what's name of your company again?</p> <p>22 A The Palm.</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

10	<p>1 Q Palm. Palm Management?</p> <p>2 A Uh-huh.</p> <p>3 Q What's the domain name of those e-mails?</p> <p>4 A The Palm.</p> <p>5 Q Have you -- what's your general practice</p> <p>6 for storing e-mails through your work e-mail</p> <p>7 account?</p> <p>8 A I don't keep personal e-mails on my work</p> <p>9 e-mail.</p> <p>10 Q And so you don't have any personal e-mail</p> <p>11 account?</p> <p>12 A I don't have a personal e-mail account,</p> <p>13 no.</p> <p>14 Q So it's correct that -- do you correspond</p> <p>15 with your husband with your work e-mail?</p> <p>16 A I do, yes.</p> <p>17 Q Do you correspond with friends and family</p> <p>18 members through your work account?</p> <p>19 A I do.</p> <p>20 Q Is it like an Outlook account?</p> <p>21 A It is Outlook.</p> <p>22 Q Do you -- I guess your e-mail is kept and</p>	12	<p>1 husband, you would delete those?</p> <p>2 A Yes.</p> <p>3 Q And has that continued while this</p> <p>4 litigation has been pending?</p> <p>5 A Yes.</p> <p>6 Q Have you ever e-mailed anyone about</p> <p>7 anything related to this litigation?</p> <p>8 A No.</p> <p>9 Q Do you keep a calendar?</p> <p>10 A No.</p> <p>11 Q Do you use Outlook calendar?</p> <p>12 A No.</p> <p>13 Q Do you have any method for keeping track</p> <p>14 of personal appointments or professional</p> <p>15 appointments?</p> <p>16 A I have a paper calendar on my desk.</p> <p>17 Q And do you use that paper calendar to</p> <p>18 keep track of what your work appointments are?</p> <p>19 A I don't really have work appointments.</p> <p>20 Q Okay. So do you keep track of, I guess,</p> <p>21 social or personal appointments on the work</p> <p>22 calendar?</p>
11	<p>1 stored on the work computer; is that correct?</p> <p>2 A Uh-huh.</p> <p>3 Q Does it also come to your phone?</p> <p>4 A Yes.</p> <p>5 Q Do you delete e-mails after reading them?</p> <p>6 A Sometimes.</p> <p>7 Q Have you continued your -- do you store</p> <p>8 e-mails after reading them sometimes?</p> <p>9 A Not usually.</p> <p>10 Q Do you keep separate folders or do you</p> <p>11 just keep your e-mails in your inbox?</p> <p>12 A Just in my inbox.</p> <p>13 Q Have you continued to delete e-mails over</p> <p>14 the last six months or have you stopped deleting</p> <p>15 them?</p> <p>16 A I delete some.</p> <p>17 Q Is there a practice you have for deciding</p> <p>18 which e-mails to delete and which ones to keep?</p> <p>19 A If it's work-related, I'll keep it. I</p> <p>20 mean, if I don't need it, I don't keep it, no.</p> <p>21 Q Is it fair to say that most of the</p> <p>22 e-mails you have with friends and family or your</p>	13	<p>1 A Uh-huh.</p> <p>2 MR. LEVINE: Try to, for the court</p> <p>3 reporter, give yes or no.</p> <p>4 THE WITNESS: Oh, I'm sorry. Yes.</p> <p>5 BY MR. BRAGDON:</p> <p>6 Q And then do you text message with friends</p> <p>7 and family?</p> <p>8 A Yes.</p> <p>9 Q Do you send -- is that a frequent way of</p> <p>10 communicating with your friends and family?</p> <p>11 A Yes.</p> <p>12 Q And do you use text messages to discuss</p> <p>13 your schedule or where you are for the day?</p> <p>14 A Yes.</p> <p>15 Q Ms. Mahdavi, are you married to Navid</p> <p>16 Alex Mahdavi?</p> <p>17 A Yes.</p> <p>18 Q When were you married to him?</p> <p>19 A September 2005.</p> <p>20 Q Does he live with you in Vienna?</p> <p>21 A Yes.</p> <p>22 Q Is he currently working?</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

14	<p>1 A I don't know.</p> <p>2 Q Was he working at Beltway Auto before?</p> <p>3 A Yes.</p> <p>4 Q And do you know what his job</p> <p>5 responsibilities there were?</p> <p>6 A Responsibilities, no.</p> <p>7 Q Did you know what his job title was?</p> <p>8 A Manager.</p> <p>9 Q Did you have even a general understanding</p> <p>10 of what he did at Beltway Auto?</p> <p>11 A Sold cars.</p> <p>12 Q And do you know when he started working</p> <p>13 at Beltway Auto?</p> <p>14 A January of 2010.</p> <p>15 Q What was your husband's previous job</p> <p>16 before working at Beltway Auto?</p> <p>17 MR. LEVINE: Objection, relevance.</p> <p>18 BY MR. BRAGDON:</p> <p>19 Q You can answer unless he tells you not</p> <p>20 to. He's preserving -- if there's an objection to</p> <p>21 my question, he'll make a record.</p> <p>22 A He worked for another auto company in</p>	16
15	<p>1 Maryland, Auto Source.</p> <p>2 Q And do you know his dates of employment</p> <p>3 there?</p> <p>4 A No.</p> <p>5 Q Since you were married, have you ever</p> <p>6 lived apart from Mr. Mahdavi?</p> <p>7 A Yes.</p> <p>8 Q Has he ever lived -- Mr. Mahdavi was</p> <p>9 incarcerated for a period of time in 2008 and 2009;</p> <p>10 is that correct?</p> <p>11 A Yes.</p> <p>12 Q Other than that, have you ever lived</p> <p>13 apart from him?</p> <p>14 A No.</p> <p>15 Q Do you know what Mr. Mahdavi's salary was</p> <p>16 at BW Auto?</p> <p>17 A No.</p> <p>18 Q And you knew the principals or the owners</p> <p>19 of BW Auto; is that correct?</p> <p>20 A The -- no.</p> <p>21 Q Who were your husband's bosses?</p> <p>22 A Mr. Molavi.</p>	17

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

18	<p>1 MR. LEVINE: Objection, relevance.</p> <p>2 THE WITNESS: I have one in Maryland.</p> <p>3 The others are in Virginia.</p> <p>4 BY MR. BRAGDON:</p> <p>5 Q Do you know the address of the one in</p> <p>6 Maryland?</p> <p>7 A 9913 Montauk Avenue.</p> <p>8 Q And are you the owner of these or do you</p> <p>9 own them jointly with your husband?</p> <p>10 A I own them.</p> <p>11 Q And can you -- were they all purchased</p> <p>12 after the year 2000?</p> <p>13 A I think so. I don't know for sure.</p> <p>14 Q And how did you purchase these</p> <p>15 properties?</p> <p>16 A With loans.</p> <p>17 Q Did you purchase any of them before being</p> <p>18 married to Mr. Mahdavi?</p> <p>19 A I think two. It may have been more. It</p> <p>20 may have been four before we were married.</p> <p>21 Q Let's talk a little about the BMW.</p> <p>22 Before you purchased the BMW, what type of car were</p>	20	<p>1 A Uh-huh.</p> <p>2 Q How did you decide on that vehicle?</p> <p>3 A I saw that it was in a four-door and I</p> <p>4 liked it and told my husband.</p> <p>5 Q And where did you see it?</p> <p>6 A I saw it on the road.</p> <p>7 Q And do you recall when you first saw and</p> <p>8 identified that as a car you would be interested</p> <p>9 in?</p> <p>10 A Somewhere around the 1st of the year.</p> <p>11 Q And did he tell you at that time he would</p> <p>12 try to locate one through BW Auto?</p> <p>13 A He just said he would keep an eye out for</p> <p>14 one.</p> <p>15 Q And do you recall the first time he told</p> <p>16 you that he found one?</p> <p>17 A He didn't tell me he found one. He</p> <p>18 brought it home for me to see.</p> <p>19 Q And that was on March -- was that</p> <p>20 March 11, 2014?</p> <p>21 A No, it was sometime in the beginning of</p> <p>22 March.</p>
19	<p>1 you driving?</p> <p>2 A GLK.</p> <p>3 Q And where had you purchased that vehicle</p> <p>4 from?</p> <p>5 A BW.</p> <p>6 Q And you had financed that purchase; is</p> <p>7 that correct?</p> <p>8 A Yes.</p> <p>9 Q And that's through PenFed as well?</p> <p>10 A Yes.</p> <p>11 Q Pentagon Federal. Do you know</p> <p>12 approximately when you purchased that vehicle?</p> <p>13 A 2012, I think.</p> <p>14 Q And there was a loan amount still</p> <p>15 outstanding on that car; is that correct?</p> <p>16 A Yes.</p> <p>17 Q So do you recall when you first decided</p> <p>18 to look for a new vehicle?</p> <p>19 A Somewhere around the beginning of the</p> <p>20 year, 2014.</p> <p>21 Q And how did you decide on the -- the BMW</p> <p>22 6i; is that correct?</p>	21	<p>1 Q And he just brought it home one night?</p> <p>2 A Uh-huh, yes.</p> <p>3 Q And did you test-drive it at that time?</p> <p>4 A Yes.</p> <p>5 Q Do you recall what day of the week he</p> <p>6 brought it home?</p> <p>7 A It was a Friday.</p> <p>8 Q And that's the same white BMW that's at</p> <p>9 issue in this case?</p> <p>10 A Yes.</p> <p>11 Q And did you drive it over that weekend</p> <p>12 test-drive it, I guess?</p> <p>13 A Yes, I did.</p> <p>14 Q And at that time did you decide to</p> <p>15 purchase the vehicle?</p> <p>16 A Yes.</p> <p>17 Q And what were the terms of purchase to</p> <p>18 be?</p> <p>19 A The terms?</p> <p>20 Q Did you work out how you were going to</p> <p>21 purchase the vehicle from BW Auto?</p> <p>22 A At that time, no.</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

22	<p>1 Q Did you make any payments at that time?</p> <p>2 A No.</p> <p>3 Q Did you sign a contract at that time?</p> <p>4 A No.</p> <p>5 Q Do you recall when you first did sign a</p> <p>6 contract?</p> <p>7 A I did a deposit on the 11th, a transfer</p> <p>8 to deposit on the 11th. I think the contract was</p> <p>9 on the 16th.</p> <p>10 Q Sure. And I'm not trying to quiz you or</p> <p>11 anything, so you should feel free to look at the --</p> <p>12 A I think it was the 16th.</p> <p>13 Q The 16th of --</p> <p>14 A March.</p> <p>15 Q -- March?</p> <p>16 A And I transferred the deposit on the</p> <p>17 11th, which was after he brought the car home.</p> <p>18 Q Well, I'll say, Ms. Mahdavi, don't feel</p> <p>19 any pressure if you don't remember an exact date</p> <p>20 because we'll go through these documents.</p> <p>21 A Okay.</p> <p>22 Q I shall say, if you do want to go through</p>	24	<p>1 a car purchase?</p> <p>2 A It was just a savings that I had.</p> <p>3 Q And was that savings funded by your</p> <p>4 salary and your rental properties?</p> <p>5 A It was just my savings.</p> <p>6 Q So what were the sources of your savings</p> <p>7 at that time?</p> <p>8 A I don't -- I don't -- just whatever</p> <p>9 savings I had, I would put in that account. I</p> <p>10 don't recall where specifically they --</p> <p>11 Q Sure. So I guess the general question</p> <p>12 I'm asking is, when you're building up your savings</p> <p>13 account, what were the sources of income for that</p> <p>14 money?</p> <p>15 A It would be, you know -- I don't</p> <p>16 really -- I don't think I'm following. Whatever</p> <p>17 savings that I would have I would put in that</p> <p>18 account, so it would be whatever savings I would</p> <p>19 have from my employment.</p> <p>20 Q Right. So it would be -- the source of</p> <p>21 that savings would be your salary?</p> <p>22 A And my --</p>
23	<p>1 them at any time today, you should feel free to do</p> <p>2 that if you think it will help you answer a</p> <p>3 question. And do you recall signing a contract to</p> <p>4 purchase around that time in March?</p> <p>5 A Yes.</p> <p>6 Q Do you recall signing any other</p> <p>7 documents, other than the contract to purchase, in</p> <p>8 March?</p> <p>9 A No.</p> <p>10 Q And was the deposit you made the \$23,000</p> <p>11 deposit?</p> <p>12 A Yes.</p> <p>13 Q And that came from one of your accounts?</p> <p>14 A Yes.</p> <p>15 Q And which account was that, if you can</p> <p>16 recall?</p> <p>17 A The Bank of America.</p> <p>18 Q And was that approximately all of the</p> <p>19 money you had in that Bank of America account at</p> <p>20 that time?</p> <p>21 A Yes.</p> <p>22 Q Was that money you had been saving up for</p>	25	<p>1 Q And rental properties?</p> <p>2 A Yes.</p> <p>3 Q Other than salary and rental properties,</p> <p>4 was there anywhere else that you got money for your</p> <p>5 savings account?</p> <p>6 A Not that I recall.</p> <p>7 Q Did Mr. Mahdavi ever give you money for</p> <p>8 your savings?</p> <p>9 A No.</p> <p>10 Q And is it true that from the time</p> <p>11 Mr. Mahdavi brought the vehicle home in early March</p> <p>12 that it remained on the property, at your house, in</p> <p>13 your possession?</p> <p>14 A No, he drove it back and forth to work.</p> <p>15 Q Did he drive it back and forth every day</p> <p>16 to work?</p> <p>17 A Not every day. I mean, he drives a</p> <p>18 different car every day.</p> <p>19 Q From the lot?</p> <p>20 A Uh-huh.</p> <p>21 Q And so often it would be the BMW?</p> <p>22 A Often.</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

26	<p>1 Q When was the first time -- did he drive</p> <p>2 it back the Monday after that first weekend in</p> <p>3 March when you first test-drove it?</p> <p>4 A The Monday, I honestly can't recall.</p> <p>5 Q Now, after you signed the contract in</p> <p>6 March and made the deposit, did you keep the</p> <p>7 vehicle at that time?</p> <p>8 A No.</p> <p>9 Q And what was -- I guess, what was the</p> <p>10 plan for when you were going to complete the</p> <p>11 purchase of the vehicle?</p> <p>12 A The plan? Well, I was in the process of</p> <p>13 refinancing rental properties, so that's why my</p> <p>14 husband had me do the down payment.</p> <p>15 Q So the idea was that you'd make a down</p> <p>16 payment in March and then complete the purchase at</p> <p>17 some later time?</p> <p>18 A Yes.</p> <p>19 Q And you said this was the way your</p> <p>20 husband proposed to structure the deal?</p> <p>21 A Yes.</p> <p>22 Q So do you recall the first time that you</p>	28	<p>1 starting to use the vehicle as your own?</p> <p>2 A I think so.</p> <p>3 Q Do you recall filling out an application</p> <p>4 for title?</p> <p>5 A No.</p> <p>6 Q Would that have been handled at BW Auto?</p> <p>7 A Yes.</p> <p>8 Q And was that your husband who handled</p> <p>9 that?</p> <p>10 A I don't know.</p> <p>11 Q Did you talk to anyone at NextGear while</p> <p>12 you were going through the process of purchasing</p> <p>13 this vehicle?</p> <p>14 A No.</p> <p>15 Q Did your husband tell you anything about</p> <p>16 who else was involved in the purchase of your</p> <p>17 vehicle?</p> <p>18 A No.</p> <p>19 Q Did you speak when you were -- before</p> <p>20 purchasing the vehicle, did you speak with anyone</p> <p>21 at PenFed regarding the financing?</p> <p>22 A No.</p>
27	<p>1 had the vehicle as your vehicle?</p> <p>2 A I want to say it was April some --</p> <p>3 mid-April.</p> <p>4 Q And was that after you completed</p> <p>5 financing that you started using the vehicle as</p> <p>6 your vehicle?</p> <p>7 A Yes.</p> <p>8 Q Now, when you were filling out paperwork</p> <p>9 for the financing for the purchase of the vehicle,</p> <p>10 was that paperwork you obtained through your</p> <p>11 husband?</p> <p>12 A Yes, he did the paperwork.</p> <p>13 Q So, for example -- and we can go through</p> <p>14 them if it helps, but if there's typewritten</p> <p>15 information on a form, was that something he would</p> <p>16 have typewritten?</p> <p>17 A Yes.</p> <p>18 Q And is it fair to say that he brought the</p> <p>19 paperwork home for you to sign?</p> <p>20 A Yes.</p> <p>21 Q Did you complete all the paperwork</p> <p>22 regarding the purchase of the vehicle before</p>	29	<p>1 Q Did your husband handle that aspect of</p> <p>2 the purchase?</p> <p>3 A Yes.</p> <p>4 Q Do you recall if your husband told you</p> <p>5 anything about where the BMW came from or how it</p> <p>6 was purchased?</p> <p>7 A No.</p> <p>8 Q And is that that he didn't -- I didn't</p> <p>9 ask the question well, but is that that he didn't</p> <p>10 tell you anything or that you don't recall?</p> <p>11 A Are you asking before, when I purchased</p> <p>12 the car?</p> <p>13 Q Yes.</p> <p>14 A He didn't -- he never said anything.</p> <p>15 Q We have Exhibit 3 before you, which is</p> <p>16 the documents you produced. Can you just -- you</p> <p>17 can take your time if you want, but can you flip</p> <p>18 through these documents and just say generally</p> <p>19 whether these appear to be all the documents you</p> <p>20 produced in response?</p> <p>21 A Yes.</p> <p>22 Q On the first page -- and I'll refer to</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

30	<p>1 them by the page numbers that are printed in the</p> <p>2 lower right-hand corner, Mahdavi 001.</p> <p>3 A Oh, okay.</p> <p>4 Q Was this title that you had for the car</p> <p>5 after the purchase?</p> <p>6 A Yes, this is what came in the mail.</p> <p>7 Q And did you say earlier you didn't recall</p> <p>8 filling out an application for this title; is that</p> <p>9 correct?</p> <p>10 A Yes.</p> <p>11 Q And what's the address -- I know you</p> <p>12 answered this in your interrogatories, but what was</p> <p>13 this address, the Temple Hills address?</p> <p>14 A This is the address at -- I have an</p> <p>15 office here.</p> <p>16 Q And that's -- is that a client office?</p> <p>17 A Yes.</p> <p>18 Q And how frequently are you at that</p> <p>19 office?</p> <p>20 A Every couple months.</p> <p>21 Q Is that where this was sent to, this</p> <p>22 Certificate of Title?</p>	32	<p>1 A A construction company.</p> <p>2 Q And so you decided that, I guess, it's --</p> <p>3 A We'd use the car as a company car.</p> <p>4 Q And does the company have a name?</p> <p>5 A I'm still speaking with the CPA, my tax</p> <p>6 CPA, to figure out which type of company I need to</p> <p>7 file.</p> <p>8 Q At what stage was this company formation</p> <p>9 in April of 2014?</p> <p>10 A Well, Montauk Avenue is still under</p> <p>11 construction, so we were in the middle of the</p> <p>12 project.</p> <p>13 Q So is the Montauk -- so Montauk Avenue is</p> <p>14 a -- is it a residential home?</p> <p>15 A I tore it down.</p> <p>16 Q And you're rebuilding a new home?</p> <p>17 A Uh-huh.</p> <p>18 Q So there's no residence there right now;</p> <p>19 is that correct?</p> <p>20 A No.</p> <p>21 Q And what was the status of that project</p> <p>22 in April of 2014?</p>
31	<p>1 A I think so. The -- this is the address</p> <p>2 that Maryland has on file, so that's why the title</p> <p>3 went there.</p> <p>4 Q And do you know why that address was used</p> <p>5 rather than your home address?</p> <p>6 A Because I was registering the vehicle in</p> <p>7 Maryland at the Montauk Avenue address, but they</p> <p>8 didn't have that address on file so the title got</p> <p>9 sent to this address.</p> <p>10 Q And do you regularly check your mail at</p> <p>11 that address?</p> <p>12 A No.</p> <p>13 Q So I guess the next time you went to the</p> <p>14 office you picked it up in the mail?</p> <p>15 A No, they sent it to me.</p> <p>16 Q And, do you know, why was -- did you make</p> <p>17 the decision to register the car in Maryland?</p> <p>18 A Yes.</p> <p>19 Q And why is that?</p> <p>20 A Because we were forming a company in</p> <p>21 Maryland. I am forming a company in Maryland.</p> <p>22 Q And what company is that?</p>	33	<p>1 A It had been torn down.</p> <p>2 Q And so when you say you were forming a</p> <p>3 company, was it a company to handle this one</p> <p>4 residential property?</p> <p>5 A This is the first one.</p> <p>6 Q And that was going to be a Maryland</p> <p>7 company?</p> <p>8 A Uh-huh, yes.</p> <p>9 Q And did the company have an address in</p> <p>10 Maryland at that time?</p> <p>11 A The Montauk Avenue was going to be the</p> <p>12 address.</p> <p>13 Q And is that in a -- is that in a</p> <p>14 neighborhood type setting?</p> <p>15 A Yes.</p> <p>16 Q Was there a mailbox at that property at</p> <p>17 that time?</p> <p>18 A Yes, there's a mailbox there.</p> <p>19 Q Do you receive mail there?</p> <p>20 A It gets forwarded.</p> <p>21 Q So mail sent to that address gets</p> <p>22 forwarded to your Vienna address?</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

34	<p>1 A Yes.</p> <p>2 Q And up until April 2014, is it correct</p> <p>3 that no actual company had been formed with regards</p> <p>4 to the Montauk Avenue property?</p> <p>5 A Not yet.</p> <p>6 Q And so it still hasn't been formed; is</p> <p>7 that correct?</p> <p>8 A It's in the process.</p> <p>9 Q So were you making -- were you paying for</p> <p>10 the work on Montauk Avenue from personal funds?</p> <p>11 MR. LEVINE: Objection, relevance.</p> <p>12 THE WITNESS: Yeah.</p> <p>13 BY MR. BRAGDON:</p> <p>14 Q And so are you saying that the eventual</p> <p>15 plan was that the car would be owned by the company</p> <p>16 or that you would use it for business purposes?</p> <p>17 A Use it for business purposes.</p> <p>18 Q Did you plan on transferring title of the</p> <p>19 car to the company?</p> <p>20 A I hadn't thought the whole process</p> <p>21 through yet. It was more of a -- I was still</p> <p>22 speaking to the CPA who does my taxes to figure out</p>	36	<p>1 Q Sorry. Yes. Did you discuss with him</p> <p>2 the need to have a Maryland address if you were</p> <p>3 going to register the car in Maryland?</p> <p>4 A Well, the point was to use the car with</p> <p>5 the new company and the company was a Maryland</p> <p>6 company, so the address being a Maryland address</p> <p>7 was because the company was going to be a Maryland</p> <p>8 company. It really wasn't the other way around.</p> <p>9 Q Right. Well, you had to have a Maryland</p> <p>10 address to register the car in Maryland; is that</p> <p>11 correct?</p> <p>12 A Yes.</p> <p>13 Q And is that why -- so that's why you used</p> <p>14 your client's address -- the work address at your</p> <p>15 client's office?</p> <p>16 A This address?</p> <p>17 Q Yes.</p> <p>18 A No, that's just the address that Maryland</p> <p>19 had on file for me. That's why the title got sent</p> <p>20 there. I didn't give Maryland that address.</p> <p>21 That's just the address they had on file.</p> <p>22 Q Do you know what address you did give</p>
35	<p>1 what the best approach was.</p> <p>2 Q So did you make the choice then to use</p> <p>3 this Maryland address as your address for the BMW</p> <p>4 Certificate of Title?</p> <p>5 A Yes.</p> <p>6 Q Were you concerned that by using the</p> <p>7 Maryland address that you -- were you concerned</p> <p>8 about using an address that you didn't regularly</p> <p>9 check mail on?</p> <p>10 A No.</p> <p>11 Q Did anyone else -- did your husband</p> <p>12 participate in you making the decision to register</p> <p>13 the car in Maryland?</p> <p>14 A Yes.</p> <p>15 Q And were there any -- how did you make</p> <p>16 that decision with him?</p> <p>17 A Other than the fact that we were talking</p> <p>18 about the new company, that's it.</p> <p>19 Q And so at some point did you discuss the</p> <p>20 need to have -- if you were going to register the</p> <p>21 car in Maryland to have a Maryland address?</p> <p>22 A Is that a question?</p>	37	<p>1 Maryland?</p> <p>2 A The Montauk Avenue.</p> <p>3 Q Now, you didn't fill out the form for the</p> <p>4 title application?</p> <p>5 A Exactly, I had not done that yet.</p> <p>6 Q Did you eventually fill out a form for</p> <p>7 title?</p> <p>8 A I don't know if my husband did that.</p> <p>9 Q So do you know what address was on that</p> <p>10 form?</p> <p>11 A I don't know.</p> <p>12 Q And do you know how Maryland would have</p> <p>13 had that address on file already before the</p> <p>14 purchase of the BMW?</p> <p>15 MR. LEVINE: Objection, calls for</p> <p>16 speculation.</p> <p>17 THE WITNESS: I think we had -- I had a</p> <p>18 car there registered before.</p> <p>19 BY MR. BRAGDON:</p> <p>20 Q And do you -- was that the car, the one</p> <p>21 you referred to earlier that you had?</p> <p>22 A The GLK.</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

38	<p>1 Q The GLK, yes.</p> <p>2 A I think it was originally registered</p> <p>3 there. It is registered in Virginia now.</p> <p>4 Q Do you still have that vehicle?</p> <p>5 A Yes.</p> <p>6 Q Is that the vehicle you're currently</p> <p>7 driving?</p> <p>8 A I have it, yes.</p> <p>9 Q So if you can flip to Page 15 of your</p> <p>10 production. The address on -- this is an insurance</p> <p>11 policy document; is that correct?</p> <p>12 A Yes.</p> <p>13 Q Is that a document that you had or that</p> <p>14 you got from your husband?</p> <p>15 A This I had.</p> <p>16 Q And so you -- the Montauk Avenue, you</p> <p>17 also chose to have the car insured at that address</p> <p>18 as well?</p> <p>19 A Yes, that's the same address.</p> <p>20 Q When the construction was completed at</p> <p>21 Montauk Avenue, was it your intent to sell that as</p> <p>22 a residential property?</p>	40	<p>1 drive currently?</p> <p>2 A I actually carpool with someone from</p> <p>3 work.</p> <p>4 Q Is that someone who lives close to you?</p> <p>5 A Yes.</p> <p>6 Q Do you alternate driving or do they drive</p> <p>7 every day?</p> <p>8 A She drives most of the time.</p> <p>9 Q When you drive, what vehicle do you use?</p> <p>10 A It depends. The GLK.</p> <p>11 Q And what other -- so the GLK, what make</p> <p>12 is that?</p> <p>13 A Mercedes.</p> <p>14 Q And what year is the GLK, if you know,</p> <p>15 the year of the model?</p> <p>16 A It's 2011.</p> <p>17 Q Are there other vehicles that you use</p> <p>18 since the repossession of the BMW?</p> <p>19 A I have my sister's car.</p> <p>20 Q Do you sometimes use your sister's car</p> <p>21 for the carpool or for errands?</p> <p>22 A Yes.</p>
39	<p>1 A It's not complete.</p> <p>2 Q I guess my question is, is it planned</p> <p>3 that that will be some sort of office or that will</p> <p>4 be a construction project you sell to a residential</p> <p>5 purchaser?</p> <p>6 A Sell.</p> <p>7 Q Is it fair to say that you didn't plan on</p> <p>8 living at Montauk Avenue after it was completed?</p> <p>9 A At this point in time, no.</p> <p>10 Q Can you turn to Page 19? This is the</p> <p>11 Purchase Agreement that you signed for the BMW; is</p> <p>12 that correct?</p> <p>13 A Yes.</p> <p>14 Q At the time you signed this agreement,</p> <p>15 you understood there was an unpaid balance of</p> <p>16 \$64,000; is that correct?</p> <p>17 A Yes.</p> <p>18 Q And was it your understanding that you</p> <p>19 would have obtained that amount through financing</p> <p>20 through some sort of lender?</p> <p>21 A Yes.</p> <p>22 Q For when you go to work, what car do you</p>	41	<p>1 Q Are there any other vehicles that you</p> <p>2 use?</p> <p>3 A No.</p> <p>4 Q And what's the make of your sister's car?</p> <p>5 A A Porsche.</p> <p>6 Q Have you ever -- have you rented a</p> <p>7 vehicle since your BMW was repossessed?</p> <p>8 A No.</p> <p>9 Q And is it fair to say that because it's</p> <p>10 your sister that it's an informal arrangement where</p> <p>11 she has allowed you to borrow it?</p> <p>12 A Yes.</p> <p>13 Q Can you turn to Mahdavi 22, please? And</p> <p>14 can you confirm when you get there that this is the</p> <p>15 account statement for the account you paid the</p> <p>16 deposit for the BMW?</p> <p>17 A Yes.</p> <p>18 Q Do you recall -- can you estimate what</p> <p>19 the balance was on the account at the end of 2013?</p> <p>20 A Probably roughly 25,000, I would assume.</p> <p>21 Q Is it fair to say -- in this account over</p> <p>22 the year before the purchase, was this something</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

42	<p>1 that had built up in a very -- that the variations</p> <p>2 were slight as you took money out and put money in</p> <p>3 or was it an account that there were large changes</p> <p>4 or variations in it?</p> <p>5 A No, it pretty much stayed the same.</p> <p>6 Q Were there any -- so there -- is it fair</p> <p>7 to say there wouldn't have been any large transfer</p> <p>8 into the account in early 2014 before purchase of</p> <p>9 the vehicle?</p> <p>10 A 2014? I'd have to go back and look.</p> <p>11 Q Were there any other conversations you</p> <p>12 had that we haven't already discussed before</p> <p>13 purchase of the vehicle about the BMW with your</p> <p>14 husband that you can recall?</p> <p>15 A No.</p> <p>16 Q Is it fair to say that you didn't get</p> <p>17 into the details of how the purchase was going to</p> <p>18 happen?</p> <p>19 A No.</p> <p>20 Q Is that not fair to say? I'm sorry. I</p> <p>21 asked the question in probably a bad way. Did you</p> <p>22 get into the details before the purchase with your</p>	44	<p>1 A No, they didn't -- they didn't pay off</p> <p>2 the GLK, so my husband brought the car back home.</p> <p>3 Q Okay. So Beltway didn't pay off the GLK?</p> <p>4 A Right.</p> <p>5 Q And when did you learn that Beltway</p> <p>6 hadn't done that?</p> <p>7 A It was -- it was later. It was sometime</p> <p>8 later in May.</p> <p>9 Q And do you recall what your husband told</p> <p>10 you about that?</p> <p>11 A He just brought -- I -- he brought the</p> <p>12 car back home.</p> <p>13 MR. BRAGDON: Give me one minute. I'm</p> <p>14 flipping through these documents. Do you want to</p> <p>15 take a short break?</p> <p>16 MR. LEVINE: Do you want to take a break?</p> <p>17 THE WITNESS: It doesn't matter.</p> <p>18 MR. BRAGDON: Do you mind if I do?</p> <p>19 MR. LEVINE: No, go right ahead.</p> <p>20 (Brief pause.)</p> <p>21 BY MR. BRAGDON:</p> <p>22 Q Ms. Mahdavi, I want to talk a little bit</p>
43	<p>1 husband?</p> <p>2 A No, not at all.</p> <p>3 Q Has the amount -- the outstanding amount</p> <p>4 on the loan for the GLK with PenFed, has that been</p> <p>5 paid off?</p> <p>6 A No.</p> <p>7 Q Are you still paying that amount?</p> <p>8 A Yes.</p> <p>9 Q Did you receive a trade-in credit for</p> <p>10 purchase of the BMW?</p> <p>11 A I was supposed to on the agreement. So</p> <p>12 technically I've paid -- how do you say it? Yes, I</p> <p>13 was supposed to get a trade-in allowance on the</p> <p>14 deal, but I didn't get it. We took the car back.</p> <p>15 Q The GLK?</p> <p>16 A Right.</p> <p>17 Q So was the amount -- so the original plan</p> <p>18 was that you would get a trade-in credit and trade</p> <p>19 the car in?</p> <p>20 A Yes.</p> <p>21 Q And then that plan changed at some point</p> <p>22 before the purchase was finalized?</p>	45	<p>1 about the night of the repossession of the BMW.</p> <p>2 A Uh-huh.</p> <p>3 Q Was it a Monday night?</p> <p>4 A Yes.</p> <p>5 Q Who was at home?</p> <p>6 A I was at home with my kids.</p> <p>7 Q Was your husband at home?</p> <p>8 A No.</p> <p>9 Q Do you know where he was?</p> <p>10 A I don't know.</p> <p>11 Q And I know you described this in your</p> <p>12 interrogatories, but can you describe briefly what</p> <p>13 happened or what you observed that night?</p> <p>14 A It was the middle of the night. The</p> <p>15 doorbell rang. The guy said, Give me the keys to</p> <p>16 the white BMW. I went outside. There were two</p> <p>17 guys. He said he was there for Dave. I don't know</p> <p>18 who Dave is. He said, Give me the keys to the BMW.</p> <p>19 I called my husband. He said, No, don't give him</p> <p>20 the keys. He goes, That's your car. He's like,</p> <p>21 Call the police. I told the guy I was calling the</p> <p>22 police, and he already had the car hooked up to the</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

46	<p>1 tow truck. When I went to call the police, the guy</p> <p>2 left. I told him to leave, and then when I called</p> <p>3 the police -- when I told him I was calling the</p> <p>4 police, they left.</p> <p>5 Q And he left with the vehicle?</p> <p>6 A Uh-huh, yes. He didn't tell me his name.</p> <p>7 He didn't give me a business card. He didn't -- he</p> <p>8 didn't say anything. All he said was, I'm there</p> <p>9 for Dave.</p> <p>10 Q And when you talked to your husband that</p> <p>11 night, did he say anything else about why the car</p> <p>12 might be being repossessed?</p> <p>13 A No, the only thing he said is, No. He</p> <p>14 said, That's your car. He said, Tell him to leave,</p> <p>15 that you're calling the police.</p> <p>16 Q Had your husband up to that point told</p> <p>17 you anything about any issues at BW Auto?</p> <p>18 A No.</p> <p>19 Q And after that did your husband tell you</p> <p>20 anything more about what was going on at BW Auto?</p> <p>21 A The only thing he told me was that the</p> <p>22 car was taken because of BW.</p>	48	<p>1 issues at BW involving duplicate titles being</p> <p>2 obtained?</p> <p>3 A No.</p> <p>4 Q Are there any conversations you've had</p> <p>5 with your husband after repossession of the vehicle</p> <p>6 about BW Auto that you can recall?</p> <p>7 A About BW?</p> <p>8 Q Auto.</p> <p>9 A Only regarding my case.</p> <p>10 Q Has he told you anything about the</p> <p>11 Maryland litigation?</p> <p>12 A No.</p> <p>13 Q And what has he told you about this case?</p> <p>14 A Just that -- told me about this case? I</p> <p>15 mean, we've talked about, I mean, I bought a car,</p> <p>16 you guys took my car, it's been six months, I want</p> <p>17 my car back.</p> <p>18 Q Can we talk a little bit about the</p> <p>19 property that you have alleged was in the car at</p> <p>20 the time it was repossessed? Is it your contention</p> <p>21 there was a Cartier watch in the car?</p> <p>22 A Yes.</p>
47	<p>1 Q Did he give you any details about what</p> <p>2 was going on at BW with you?</p> <p>3 A No.</p> <p>4 Q Has he ever said anything to you about</p> <p>5 Mr. Molavi or Ms. Nozary about what -- about any</p> <p>6 actions they have taken at BW Auto?</p> <p>7 A No.</p> <p>8 Q Did your husband come home after that</p> <p>9 incident?</p> <p>10 A After I called him?</p> <p>11 Q Yeah, that night.</p> <p>12 A Yes.</p> <p>13 Q He got there after -- did he get there</p> <p>14 after the repossession, P.A.R. had left?</p> <p>15 A Yes.</p> <p>16 Q Did your husband continue reporting to</p> <p>17 work after that.</p> <p>18 A I don't know.</p> <p>19 Q Do you know the last time your husband</p> <p>20 went to BW Auto to work?</p> <p>21 A I have no idea.</p> <p>22 Q Has your husband told you anything about</p>	49	<p>1 Q When did you get the watch?</p> <p>2 A It was my husband's watch.</p> <p>3 Q Was it a watch that you wore?</p> <p>4 A Yes.</p> <p>5 Q Can you describe it generally?</p> <p>6 A It was a Cartier Pasha with diamonds</p> <p>7 around the bezel.</p> <p>8 Q And --</p> <p>9 MR. MARKELS: Around the what?</p> <p>10 THE WITNESS: Around the bezel, around</p> <p>11 the edge.</p> <p>12 MR. MARKELS: I didn't know there was a</p> <p>13 technical term for that.</p> <p>14 BY MR. BRAGDON:</p> <p>15 Q And do you know when your husband got</p> <p>16 that watch?</p> <p>17 A I don't know.</p> <p>18 Q And when did you start wearing it?</p> <p>19 A I've been wearing it the last ten years</p> <p>20 on and off.</p> <p>21 Q Do you know how much it cost?</p> <p>22 A No.</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

50	<p>1 Q Was it ever appraised?</p> <p>2 A Yes.</p> <p>3 Q Was that for insurance purposes?</p> <p>4 A Yes.</p> <p>5 Q Do you have a copy of that appraisal?</p> <p>6 A The appraisal, no. The insurance doesn't</p> <p>7 have it anymore.</p> <p>8 Q Do you have a copy of an insurance</p> <p>9 statement where the appraisal is listed?</p> <p>10 A Yes.</p> <p>11 Q Did you wear it every day?</p> <p>12 A No.</p> <p>13 Q How often did you wear it?</p> <p>14 A Maybe once every couple weeks.</p> <p>15 Q And where did you keep it in between</p> <p>16 wearing it?</p> <p>17 A In my closet.</p> <p>18 Q Were you wearing it the Monday that the</p> <p>19 BMW was repossessed?</p> <p>20 A Yes.</p> <p>21 Q Did you wear it to work that day?</p> <p>22 A Yes.</p>	52	<p>1 regular practice to leave it in the car, though?</p> <p>2 A I mean, I'm sure I've left it in my car</p> <p>3 before, yes. Is it my regular practice? I</p> <p>4 couldn't say that that's my regular practice.</p> <p>5 Q You also say you left a gym bag in the</p> <p>6 car, in the BMW?</p> <p>7 A Uh-huh.</p> <p>8 Q Would that have had your gym clothes in</p> <p>9 it?</p> <p>10 A It just had an extra set of gym clothes.</p> <p>11 Q So you didn't -- is it that since there's</p> <p>12 no locker room, did you change after the workout or</p> <p>13 did you just have --</p> <p>14 A I just always kept an extra gym bag in</p> <p>15 the car.</p> <p>16 Q And what were the -- what was in that gym</p> <p>17 bag?</p> <p>18 A I just always kept a pair of tennis</p> <p>19 shoes, pants, sports bra, shirt, and a sweatshirt.</p> <p>20 Q And you also said there was rent money in</p> <p>21 the car?</p> <p>22 A Yes.</p>
51	<p>1 Q And you said that you went to the gym</p> <p>2 after work?</p> <p>3 A Yes.</p> <p>4 Q And you kept the watch in the car while</p> <p>5 you were in the gym?</p> <p>6 A Yes.</p> <p>7 Q Did you put the watch back on after</p> <p>8 leaving the gym?</p> <p>9 A No.</p> <p>10 Q And where did you keep it in the car?</p> <p>11 A In the center console.</p> <p>12 Q Do you know why you left the watch or you</p> <p>13 have alleged you left the watch in the car</p> <p>14 overnight?</p> <p>15 A Why I left it in that night? I just -- I</p> <p>16 took it off because I go to the gym. I take</p> <p>17 boxing. The gym I go to doesn't have a locker</p> <p>18 room, so I left it in the car. When I got home, I</p> <p>19 must have left it in the car. I didn't think about</p> <p>20 grabbing it. I didn't think my car was going to be</p> <p>21 taken from my driveway.</p> <p>22 Q Is it fair to say that it wasn't your</p>	53	<p>1 Q And that was cash?</p> <p>2 A Yes.</p> <p>3 Q Were there any checks?</p> <p>4 A No.</p> <p>5 Q Do you know who paid that rent money that</p> <p>6 was in the car?</p> <p>7 A The tenants that pay cash. I can get --</p> <p>8 you mean, you want the tenant's names?</p> <p>9 Q Are there certain tenants that you have</p> <p>10 that pay cash?</p> <p>11 A Yes.</p> <p>12 Q And others that pay by check?</p> <p>13 A Yes.</p> <p>14 Q And so the tenants who pay by cash, do</p> <p>15 you collect it from them personally?</p> <p>16 A The property manager that I have in</p> <p>17 Winchester collects the cash.</p> <p>18 Q And how much rent money was in the car</p> <p>19 when it was repossessed?</p> <p>20 A I think it was 2,375.</p> <p>21 Q And was that one month's rent from</p> <p>22 multiple tenants?</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

54	<p>1 A Yes.</p> <p>2 Q Do you know, which tenants were they?</p> <p>3 You can just say their last name.</p> <p>4 A I'd have to go back and look and see</p> <p>5 which ones they are.</p> <p>6 Q Is that rent for three properties or two</p> <p>7 properties?</p> <p>8 A I think it was two.</p> <p>9 Q And when did you pick up that cash?</p> <p>10 A It was the weekend before.</p> <p>11 Q And what was your usual practice for</p> <p>12 handling cash rent payments?</p> <p>13 A She collects it, and then when I see her,</p> <p>14 she gives it to me and then I take it to the bank.</p> <p>15 Q And what bank do you go to?</p> <p>16 A SunTrust.</p> <p>17 Q And do you know when that weekend before</p> <p>18 the repossession you met with the property manager?</p> <p>19 A That Sunday.</p> <p>20 Q And what's her name?</p> <p>21 A Mitzi Davis.</p> <p>22 Q And where did you meet with her?</p>	56	<p>1 A Common, no.</p> <p>2 Q What vehicle did you drive here today?</p> <p>3 A The Porsche.</p> <p>4 Q I guess, what other damages have you</p> <p>5 incurred as a result of the repossession? I</p> <p>6 think -- let me take that back.</p> <p>7 Was there any other property that I</p> <p>8 haven't mentioned that was in the car?</p> <p>9 A The car seat.</p> <p>10 Q So, actually, there was the car seat that</p> <p>11 you mentioned, phone chargers. Was there anything</p> <p>12 else other than that?</p> <p>13 A And boxing gloves. I think that was it.</p> <p>14 Q So what other damages are you alleging</p> <p>15 that the repossession caused you, monetary damages?</p> <p>16 A Monetary damages? The fact that I'm</p> <p>17 paying for another car. I'm paying for a car that</p> <p>18 I don't have. I'm paying legal fees. I'm taking</p> <p>19 time off work.</p> <p>20 Q And is PenFed continuing to require you</p> <p>21 to make payments on the car?</p> <p>22 A I have made payments. I have had some</p>
55	<p>1 A At her house.</p> <p>2 Q Is that in Virginia?</p> <p>3 A Winchester, Virginia.</p> <p>4 Q And what day -- was it normal that you'd</p> <p>5 be picking up the rent from her in the middle of</p> <p>6 the month?</p> <p>7 A Most of the tenants don't pay until the</p> <p>8 10th.</p> <p>9 Q Would you normally keep the rent money in</p> <p>10 the car, in your car?</p> <p>11 A Normally? I don't know if I'd say</p> <p>12 normally. She gave it to me. I had it in the car.</p> <p>13 Q Well, let me ask you this, do you have a</p> <p>14 safe in your home?</p> <p>15 A Yes, but I don't put rent money in my</p> <p>16 safe at home.</p> <p>17 Q Do you keep jewelry in the safe or</p> <p>18 valuable documents or what do you keep in the safe?</p> <p>19 A To be honest with you, I have \$2 bills in</p> <p>20 my safe at home right now.</p> <p>21 Q I guess, was it common that you would</p> <p>22 have rent money in the car overnight?</p>	57	<p>1 payments deferred. I'm paying car insurance.</p> <p>2 Q Has there been any negative action on</p> <p>3 your credit in the last year that you know of?</p> <p>4 A My credit score has dropped.</p> <p>5 Q And why is that?</p> <p>6 A Because of the balance.</p> <p>7 Q To your knowledge, has PenFed declared a</p> <p>8 default of any of your loans with them?</p> <p>9 A No.</p> <p>10 Q And just to be clear, you're not paying</p> <p>11 your sister to use her car?</p> <p>12 A No.</p> <p>13 Q And is she paying for any other car or</p> <p>14 does she have another car she can use?</p> <p>15 A She has another car.</p> <p>16 Q And do you know how many car payments</p> <p>17 have been deferred?</p> <p>18 A Three, I think.</p> <p>19 Q Have those been three consecutive</p> <p>20 payments?</p> <p>21 A No.</p> <p>22 Q Are you expecting to make a car payment</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

58	<p>1 for the month of -- for the next month?</p> <p>2 A I don't know yet.</p> <p>3 Q Is it just the bank tells you every month</p> <p>4 whether they need you to pay or not?</p> <p>5 A I haven't heard back yet.</p> <p>6 Q And when you did hear -- of course don't</p> <p>7 tell me anything that your attorney told you, but</p> <p>8 when you did hear that you were going to have</p> <p>9 payments deferred, was it someone other than your</p> <p>10 attorney who told you that?</p> <p>11 A No.</p> <p>12 Q Were there any other conversations you</p> <p>13 had prior to the repossession -- I'll say prior to</p> <p>14 the purchase of the vehicle with your husband about</p> <p>15 the procedure for purchasing the car that we</p> <p>16 haven't talked about today?</p> <p>17 A No.</p> <p>18 MR. BRAGDON: I'll go over my notes. I</p> <p>19 may not have very many more questions for you. I</p> <p>20 think it will make sense to let Mr. Markels see if</p> <p>21 he has any questions.</p> <p>22 MR. MARKELS: I do. Do you want to look</p>	60	<p>1 A No.</p> <p>2 Q You stated that what has been marked as</p> <p>3 Mahdavi -- well, in Exhibit Number 3, what is the</p> <p>4 very first page of Exhibit 3, that's your</p> <p>5 Certificate of Title. Is that the only evidence of</p> <p>6 title that you've seen regarding the BMW to date?</p> <p>7 A Yes.</p> <p>8 Q Do you have any indication that NextGear</p> <p>9 ever authorized the sale of the BMW to anybody?</p> <p>10 A Repeat your question.</p> <p>11 Q Do you have any evidence to indicate that</p> <p>12 NextGear ever authorized the sale of the BMW to</p> <p>13 anybody?</p> <p>14 MR. LEVINE: Objection to form.</p> <p>15 THE WITNESS: I don't know. I don't --</p> <p>16 not that I know of. I don't know.</p> <p>17 BY MR. MARKELS:</p> <p>18 Q All right. Have you seen as part of the</p> <p>19 document production in this case prior title held</p> <p>20 by NextGear to the BMW?</p> <p>21 A No. Have I seen it?</p> <p>22 Q Yes.</p>
59	<p>1 over your notes first before I ask my questions?</p> <p>2 MR. BRAGDON: I'll just wait for -- I'll</p> <p>3 ask after you, if that's okay.</p> <p>4 EXAMINATION BY COUNSEL FOR DEFENDANT,</p> <p>5 P.A.R.</p> <p>6 BY MR. MARKELS:</p> <p>7 Q Good morning, Ms. Mahdavi. My name is</p> <p>8 James Markels. I represent P.A.R. Services, Inc.</p> <p>9 I just have a few questions just to make sure that</p> <p>10 the record is clear.</p> <p>11 You said that you did not fill out the</p> <p>12 application for title for the BMW, correct?</p> <p>13 A Yes.</p> <p>14 Q Do you know who did?</p> <p>15 A I don't know. I -- my husband, I assume.</p> <p>16 Q You assume your husband or somebody at BW</p> <p>17 Auto Outlet?</p> <p>18 A Yes.</p> <p>19 Q Did you ever see the application for</p> <p>20 title?</p> <p>21 A No.</p> <p>22 Q Have you ever seen any prior title to the</p> <p>23 BMW?</p>	61	<p>1 A No.</p> <p>2 Q You've not seen any of the document</p> <p>3 production that NextGear produced in this case?</p> <p>4 It's not before you, but --</p> <p>5 A I may have. I don't remember. I don't</p> <p>6 remember.</p> <p>7 Q Okay. You do not remember seeing any</p> <p>8 Certificate of Title to the BMW in NextGear's name?</p> <p>9 A No.</p> <p>10 Q Are you aware that in order to get a</p> <p>11 Certificate of Title from the Maryland Vehicle</p> <p>12 Administration you have to submit prior title?</p> <p>13 MR. LEVINE: Objection, speculation.</p> <p>14 BY MR. MARKELS:</p> <p>15 Q Are you aware?</p> <p>16 A No.</p> <p>17 Q Okay. Now, you say during your -- oh,</p> <p>18 did you ever have a conversation with your husband</p> <p>19 or anyone at BW Auto Outlet about who the prior</p> <p>20 owner of the BMW was?</p> <p>21 A I didn't.</p> <p>22 Q You were aware that the BMW was a used</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

62	<p>1 car, right?</p> <p>2 A Yes.</p> <p>3 Q Was it your assumption when you purchased</p> <p>4 it that BW Auto Outlet was the owner of the car?</p> <p>5 A Yes, I assumed BW was the owner of the</p> <p>6 car.</p> <p>7 Q Okay. Did you ever at any time ask them</p> <p>8 to see title to the car in their name?</p> <p>9 A No.</p> <p>10 Q Was that ever provided to you?</p> <p>11 A No.</p> <p>12 Q Did they ever make that representation to</p> <p>13 you?</p> <p>14 A No.</p> <p>15 Q Now, you said that the address on the</p> <p>16 Maryland Certificate of Title for the BMW in your</p> <p>17 name, that address is simply a prior address that</p> <p>18 Maryland had on file for you?</p> <p>19 A Uh-huh.</p> <p>20 Q That's a yes?</p> <p>21 A Yes.</p> <p>22 Q And that was for which car?</p>	64
63	<p>1 A The address?</p> <p>2 Q Yes.</p> <p>3 A It was for the GLK.</p> <p>4 Q Now, speaking of the GLK, you said that</p> <p>5 originally your intention was to trade it in as</p> <p>6 part of the purchase for the BMW, correct?</p> <p>7 A Yes.</p> <p>8 Q Could you look on Exhibit Number 3, what</p> <p>9 is Mahdavi 19? Do you see that?</p> <p>10 A Yes.</p> <p>11 Q Is that the Retail Purchase Agreement for</p> <p>12 the BMW?</p> <p>13 A Yes.</p> <p>14 Q It was your understanding -- is that your</p> <p>15 signature on the bottom left?</p> <p>16 A Yes.</p> <p>17 Q If you would turn it over to Mahdavi 20,</p> <p>18 was the information on the back of this also part</p> <p>19 of that retail sales agreement?</p> <p>20 A Yes.</p> <p>21 Q And is that your signature at the bottom</p> <p>22 there?</p>	65

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

66	<p>1 balance owed on your trade-in, right?</p> <p>2 A Yes.</p> <p>3 Q And, in fact, if we look at what is</p> <p>4 Mahdavi 79, if you would take a look at that.</p> <p>5 A Uh-huh.</p> <p>6 Q That is the check you produced that was</p> <p>7 issued by Pentagon Federal Credit Union in the</p> <p>8 amount of \$64,941.70, right?</p> <p>9 A Yes.</p> <p>10 Q So they paid the amount that is set forth</p> <p>11 on Mahdavi 19, correct?</p> <p>12 A Yes.</p> <p>13 Q Now, you've said that in May of 2014,</p> <p>14 some two months after this Retail Purchase</p> <p>15 Agreement was signed, and two months -- a month</p> <p>16 after the Pentagon Federal Credit Union check was</p> <p>17 issued that the trade-in fell through, the GLK came</p> <p>18 back to your house?</p> <p>19 A I don't remember exactly when the GLK</p> <p>20 came back or when the trade-in didn't happen. I</p> <p>21 didn't know that the trade-in didn't happen. My</p> <p>22 husband is the one that knew that the trade-in</p>	68	<p>1 against BW Outlet for failure to sell you good</p> <p>2 title to the BMW?</p> <p>3 MR. LEVINE: Objection, foundation.</p> <p>4 BY MR. MARKELS:</p> <p>5 Q Go ahead and answer.</p> <p>6 A No, I have not. Not yet.</p> <p>7 Q Have you discussed with your husband why</p> <p>8 BW Auto Outlet has not paid you the \$12,466?</p> <p>9 A No.</p> <p>10 Q You have not?</p> <p>11 A No.</p> <p>12 Q Do you know if he still works there?</p> <p>13 A I don't know. Not that I know of. I</p> <p>14 don't think it's there anymore.</p> <p>15 Q You don't think it's a going concern</p> <p>16 anymore?</p> <p>17 A No, I don't -- I don't think BW is there</p> <p>18 anymore.</p> <p>19 Q I'm sorry. What do you mean by that?</p> <p>20 A I don't know. I don't think my husband</p> <p>21 works there anymore.</p> <p>22 Q You think it's out of business, closed up</p>
67	<p>1 didn't happen. So he brought the GLK came home.</p> <p>2 Q All right. And you still have title to</p> <p>3 the GLK, correct?</p> <p>4 A Yes.</p> <p>5 Q So I'm going to ask you, what happened to</p> <p>6 the \$12,466 that should have been refunded?</p> <p>7 A I am out that \$12,000.</p> <p>8 Q And who has that money?</p> <p>9 A Baltimore Washington.</p> <p>10 Q BW Auto Outlet, right?</p> <p>11 A Yes.</p> <p>12 Q And have you requested that they refund</p> <p>13 you that money?</p> <p>14 A Not yet. I mean, I'm just trying to get</p> <p>15 my car back is my first step, but, yes, I'm out</p> <p>16 that \$12,000.</p> <p>17 Q And you have not filed any suit to</p> <p>18 recover that \$12,466?</p> <p>19 A I just told you, I'm trying to get my car</p> <p>20 back. Yes, I -- yes, I would like to get that</p> <p>21 \$12,000 back, too.</p> <p>22 Q All right. And you have not filed suit</p>	69	<p>1 shop?</p> <p>2 A I don't know anything about BW. I don't</p> <p>3 know if it's in business or if it's not in</p> <p>4 business.</p> <p>5 Q Okay. Did your husband ever tell you</p> <p>6 that he was fired from BW Auto Outlet or that --</p> <p>7 A No, he did not say he was fired from BW</p> <p>8 Auto Outlet.</p> <p>9 Q Okay. Now, you say you don't know</p> <p>10 anything about his income?</p> <p>11 A That's what I said, yes.</p> <p>12 Q And so you don't know whether he was ever</p> <p>13 paid from BW Auto Outlet?</p> <p>14 A He was paid from BW.</p> <p>15 Q How much?</p> <p>16 A I have no idea.</p> <p>17 Q How do you know he was paid?</p> <p>18 A I've seen a W-2.</p> <p>19 Q So you've seen paperwork from BW Auto</p> <p>20 Outlet indicating that they have paid monies to</p> <p>21 Mr. Mahdavi?</p> <p>22 A It was years ago. I've seen a W-2 for</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

70	<p>1 it, but I have no idea, like, how much it was.</p> <p>2 Q Have you ever seen his tax returns?</p> <p>3 A No, we don't file joint returns.</p> <p>4 Q How long have you been filing separately?</p> <p>5 A I don't think we've ever filed joint</p> <p>6 returns.</p> <p>7 Q It's also true that the \$12,466 that BW</p> <p>8 Auto Outlet has has never been paid to PenFed,</p> <p>9 right?</p> <p>10 MR. LEVINE: Objection, foundation, calls</p> <p>11 for speculation.</p> <p>12 THE WITNESS: To my knowledge, it has not</p> <p>13 been paid to PenFed.</p> <p>14 BY MR. BRAGDON:</p> <p>15 Q You have produced as part of Exhibit</p> <p>16 Number 3 your statements from PenFed, and if you'd</p> <p>17 like to go through them again, that's fine, but</p> <p>18 would you agree with me that none of those</p> <p>19 statements reflect any payment of \$12,466 to</p> <p>20 PenFed?</p> <p>21 A They do not.</p> <p>22 Q Now, you did say that at one point your</p>	72
71	<p>1 insured for.</p> <p>2 BY MR. MARKELS:</p> <p>3 Q And that insurance was for a value,</p> <p>4 correct?</p> <p>5 A Yes.</p> <p>6 Q And that value was pursuant to the</p> <p>7 insurance company appraising the approximate value</p> <p>8 of the Cartier watch?</p> <p>9 A Yes.</p> <p>10 Q Okay. If you have not yet given that</p> <p>11 document to your counsel, I ask that you do so,</p> <p>12 that it be produced in this case.</p> <p>13 Now, during the date of the repossession,</p> <p>14 do you agree that that occurred in the early</p> <p>15 morning hours of May 20th of 2014?</p> <p>16 A May 20th, yes.</p> <p>17 Q Okay. Around, say, like 1:30 in the</p> <p>18 morning or something like that?</p> <p>19 A Somewhere around in there, yes.</p> <p>20 Q You said that there were two gentlemen</p> <p>21 who showed up?</p> <p>22 A Yes.</p>	73
71	<p>1 Cartier watch was appraised for insurance purposes?</p> <p>2 A Uh-huh, yes.</p> <p>3 Q And that you do have a copy of something,</p> <p>4 one of those insurance documents that has that</p> <p>5 appraisal value on it?</p> <p>6 A The insurance value that it's insured</p> <p>7 for.</p> <p>8 Q Okay. Have you given that to your</p> <p>9 counsel to be produced in this case as an indicator</p> <p>10 of the Cartier watch's value?</p> <p>11 A Yes.</p> <p>12 MR. MARKELS: Has that been produced,</p> <p>13 Counsel?</p> <p>14 MR. LEVINE: I don't know. I'd have to</p> <p>15 look and see what was produced.</p> <p>16 MR. MARKELS: James, do you recall that</p> <p>17 being in here?</p> <p>18 MR. BRAGDON: We can address it, but I</p> <p>19 haven't seen it.</p> <p>20 MR. MARKELS: Okay.</p> <p>21 THE WITNESS: There was never an</p> <p>22 appraisal. It was just an insurance, what it's</p>	73

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

74	<p>1 Q Okay. He hadn't told you where he was?</p> <p>2 MR. LEVINE: Objection, asked and</p> <p>3 answered.</p> <p>4 THE WITNESS: No.</p> <p>5 BY MR. MARKELS:</p> <p>6 Q All right. Now, to your knowledge,</p> <p>7 nobody in any vehicle or on foot pursued the men</p> <p>8 who repoed your car?</p> <p>9 A No, my husband met up with the police and</p> <p>10 the men, the people who had the car.</p> <p>11 Q Now, you said as this was going on you</p> <p>12 called the police, correct?</p> <p>13 A No, I told the men standing there to</p> <p>14 leave, that I was going to call the police, and</p> <p>15 that's when they left.</p> <p>16 Q Did you ever -- did you call the police</p> <p>17 at that time?</p> <p>18 A No, I hung up the phone. They left --</p> <p>19 they were leaving. I called my husband and said</p> <p>20 that they left. That's when he got on the phone</p> <p>21 with the police and they tracked them down.</p> <p>22 Q To your knowledge, have the police taken</p>	76	<p>1 MR. BRAGDON: The P.A.R. one.</p> <p>2 THE WITNESS: It's this one.</p> <p>3 MR. LEVINE: Exhibit 2 is how we have it.</p> <p>4 MR. MARKELS: Oh, you're on another</p> <p>5 exhibit. I thought it was switched around. That's</p> <p>6 fine.</p> <p>7 THE WITNESS: Which page are we on?</p> <p>8 MR. LEVINE: Page 5.</p> <p>9 BY MR. MARKELS:</p> <p>10 Q Page 5. Page 5 of Exhibit 2. Now,</p> <p>11 although the copies that we have before us are not</p> <p>12 signed by you, you agree that you did sign these</p> <p>13 particular answers to these supplemental</p> <p>14 interrogatory answers, right?</p> <p>15 A Yes.</p> <p>16 Q Now, in your supplemental answer you</p> <p>17 state that you received title for the BMW. Do you</p> <p>18 see that?</p> <p>19 A Yes.</p> <p>20 Q Now, when you say you received title for</p> <p>21 the BMW, you mean that what was in Exhibit 3 as</p> <p>22 Mahdavi 1 was received to you in the mail, correct?</p>
75	<p>1 any action against P.A.R. Services or NextGear or</p> <p>2 anybody else with regard to that car?</p> <p>3 A Not to my knowledge.</p> <p>4 Q Do you know whether your husband was a</p> <p>5 salaried employee of BW Outlet or was on</p> <p>6 commission? Do you have any idea?</p> <p>7 A I don't know.</p> <p>8 Q Was he responsible for paying any of the</p> <p>9 household obligations?</p> <p>10 A He pays the mortgage.</p> <p>11 Q That's the only thing he's in charge of?</p> <p>12 A Yes.</p> <p>13 Q Now, let's look at Exhibit Number 1, your</p> <p>14 answer to Interrogatory No. 7, which is on Page 5.</p> <p>15 Do you see that this is Interrogatory No. 7 about,</p> <p>16 "Set forth all facts in support of the allegations</p> <p>17 of Paragraph 31 of your complaint." Looking at</p> <p>18 Exhibit Number 1.</p> <p>19 MR. LEVINE: Exhibit Number 1. You mean</p> <p>20 Exhibit 2?</p> <p>21 MR. MARKELS: I'm looking for Jodi</p> <p>22 Mahdavi's Supplemental Responses to P.A.R Services.</p>	77	<p>1 A Yes.</p> <p>2 Q And we already talked about you did not</p> <p>3 file any application or receive prior title to the</p> <p>4 BMW at any time, correct?</p> <p>5 A Yes.</p> <p>6 Q All right. If you would turn to Page 6</p> <p>7 of that same -- of Exhibit 2, you see where under</p> <p>8 the supplemental answer it says, "Subject to and</p> <p>9 without waiving the prior objections, on or about</p> <p>10 May 21, 2014, I spoke to Deb McCloud on the</p> <p>11 telephone about the BMW being repossessed and she</p> <p>12 transferred my call to Kerry Howard." Do you see</p> <p>13 that?</p> <p>14 A Yes.</p> <p>15 Q Are you sure that was on the 21st and not</p> <p>16 on the 20th?</p> <p>17 A Yes. The 20th was the day the car was</p> <p>18 taken.</p> <p>19 Q Right, the very early morning of the</p> <p>20 20th, right.</p> <p>21 A Yes.</p> <p>22 Q So you did not contact PenFed the entire</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

78	<p>1 day of the 20th and you waited until the 21st?</p> <p>2 A No, because I was waiting for my husband</p> <p>3 to figure out what was going on.</p> <p>4 Q Okay. So you did not alert PenFed in any</p> <p>5 way about the repossession until the 21st? That's</p> <p>6 your position?</p> <p>7 A Yes.</p> <p>8 Q So if PenFed had, in fact, contacted</p> <p>9 P.A.R. Services about the BMW on the 20th, it was</p> <p>10 not due to any communication by you or your</p> <p>11 husband?</p> <p>12 A It wasn't from me.</p> <p>13 Q Do you know if your husband contacted</p> <p>14 PenFed?</p> <p>15 A I don't know.</p> <p>16 Q Did he tell you that he ever contacted</p> <p>17 PenFed on the 20th?</p> <p>18 A He didn't tell me.</p> <p>19 Q All right.</p> <p>20 A But I know on the next day he was trying</p> <p>21 to figure out what happened and how to get the car</p> <p>22 back.</p>	80	<p>1 A I don't -- in the other case? I don't</p> <p>2 know.</p> <p>3 Q At any time.</p> <p>4 A I don't know.</p> <p>5 Q Are you aware that your husband has been</p> <p>6 asked questions about BW Auto Outlet's practices in</p> <p>7 selling cars?</p> <p>8 A I don't -- I don't know.</p> <p>9 MR. LEVINE: I'm going to object to the</p> <p>10 extent that any conversations that I may have had</p> <p>11 with my client about what's going on with that</p> <p>12 matter.</p> <p>13 BY MR. MARKELS:</p> <p>14 Q Of course. You're aware that there is</p> <p>15 litigation pending in Maryland between NextGear and</p> <p>16 BW Auto Outlet, correct?</p> <p>17 A Just what I've seen here, yes.</p> <p>18 Q Okay. Are you aware that your husband's</p> <p>19 deposition has been taken in that case?</p> <p>20 A I don't know. I don't -- I don't know if</p> <p>21 his deposition has been taken.</p> <p>22 Q Okay. He's never indicated to you that</p>
79	<p>1 Q Did he ever explain to you anything about</p> <p>2 a loan with NextGear that BW Auto had?</p> <p>3 MR. LEVINE: Objection, asked and</p> <p>4 answered.</p> <p>5 THE WITNESS: No.</p> <p>6 BY MR. MARKELS:</p> <p>7 Q Did he ever explain to you anything about</p> <p>8 a floor lease or a floor loan?</p> <p>9 A No.</p> <p>10 Q Did he ever tell you about how title to</p> <p>11 cars that were held by BW Auto Outlet were handled?</p> <p>12 A No.</p> <p>13 Q Did he ever tell you the process by which</p> <p>14 BW Auto Outlet obtained title to sell to</p> <p>15 purchasers?</p> <p>16 A No.</p> <p>17 Q You're aware that your husband has pled</p> <p>18 the Fifth with regard to BW Auto Outlet sales of</p> <p>19 cars from its lot?</p> <p>20 A I don't know.</p> <p>21 Q You don't know if he's ever pled the</p> <p>22 Fifth?</p>	81	<p>1 he was having his deposition taken or that a</p> <p>2 deposition has happened?</p> <p>3 A No.</p> <p>4 Q You understand what the Fifth Amendment</p> <p>5 of the US Constitution provides with regard to a</p> <p>6 person giving testimony under -- or giving sworn</p> <p>7 testimony?</p> <p>8 A Technically, no, not really. I mean, no,</p> <p>9 not really.</p> <p>10 Q All right. Have you reviewed the</p> <p>11 affidavit by Lisa Long that was attached by</p> <p>12 NextGear Capital to their Opposition to Motion for</p> <p>13 Preliminary Injunction filed in this case?</p> <p>14 A I vaguely remember seeing something, but</p> <p>15 I don't -- without looking at it, I don't remember</p> <p>16 exactly.</p> <p>17 Q Okay. Is it your understanding that</p> <p>18 NextGear Capital has taken the position in this</p> <p>19 case that it had the original title to this BMW and</p> <p>20 never authorized that it be sold to anybody?</p> <p>21 A That's their -- yes, that's their stance.</p> <p>22 Q Okay. And are you aware of anyone at BW</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

82	<p>1 Auto Outlet who has given any testimony or evidence</p> <p>2 that that is incorrect?</p> <p>3 A Not that I know of.</p> <p>4 Q You own several real properties, as we've</p> <p>5 discussed before. Are you familiar with the term</p> <p>6 chain of title?</p> <p>7 A Chain of title?</p> <p>8 MR. LEVINE: Objection, calls for a legal</p> <p>9 response.</p> <p>10 BY MR. MARKELS:</p> <p>11 Q Are you familiar with the term?</p> <p>12 A No.</p> <p>13 Q If you look at Exhibit Number 1, that is</p> <p>14 your interrogatory answers to NextGear's requests,</p> <p>15 Page 4. Do you see at the top it says,</p> <p>16 Interrogatory No. 5?</p> <p>17 A Uh-huh.</p> <p>18 Q "State the substance of all discussions</p> <p>19 concerning the occurrence that you had with any</p> <p>20 party to the case," right?</p> <p>21 A Yes.</p> <p>22 Q Do you see under the answer it says,</p>	84	<p>1 that.</p> <p>2 Have you had any discussions with</p> <p>3 Mr. Molavi about the repossession of your car?</p> <p>4 A No.</p> <p>5 Q Or Ms. Nozary?</p> <p>6 A No, I have not had any discussions with</p> <p>7 her.</p> <p>8 Q How about anyone else at BW Auto Outlet?</p> <p>9 A No.</p> <p>10 Q So the only person you've talked to since</p> <p>11 the repossession of your car that was affiliated</p> <p>12 with BW Auto Outlet at any time was your husband?</p> <p>13 A Yes.</p> <p>14 Q Did your husband advise you to file suit</p> <p>15 to recover the BMW?</p> <p>16 MR. LEVINE: I'm going to object there on</p> <p>17 spousal privilege and any conversations that would</p> <p>18 have happened about what she should do.</p> <p>19 MR. MARKELS: Are you directing her not</p> <p>20 to answer?</p> <p>21 MR. LEVINE: I'm making the objection. I</p> <p>22 don't know what her answer is.</p>
83	<p>1 "Subject to and without waiving the objections, on</p> <p>2 or about May 21, 2014, around one in the morning, I</p> <p>3 was at home and my doorbell rang." Do you see</p> <p>4 that?</p> <p>5 A Yes.</p> <p>6 Q It's your understanding now that it did</p> <p>7 not happen on May 21st? It actually happened on</p> <p>8 May 20th?</p> <p>9 A May 20th is -- was it Tuesday? I'd have</p> <p>10 to look at a calendar. Was May 21st a Tuesday?</p> <p>11 Q Let me just verify that really quickly if</p> <p>12 that would help. May 21st is a Wednesday, was a</p> <p>13 Wednesday.</p> <p>14 A So then it is May 20th.</p> <p>15 Q Okay. Now, since the repossession of</p> <p>16 your car, what has your husband told you with</p> <p>17 regard to -- regarding the title to the BMW?</p> <p>18 A He hasn't told me anything.</p> <p>19 Q Have you asked him whether or not you</p> <p>20 have good title to the BMW?</p> <p>21 A He said it's my car. I bought the car.</p> <p>22 Q Did he ever describe to you -- strike</p>	85	<p>1 BY MR. MARKELS:</p> <p>2 Q Okay. Go ahead and answer.</p> <p>3 A I don't really know. I mean, I think we</p> <p>4 tried to get the car back, and when that didn't</p> <p>5 happen, this was our next step, to legally try to</p> <p>6 go get the car back.</p> <p>7 Q So he is aware of this lawsuit?</p> <p>8 A Yes, he's aware.</p> <p>9 Q Did he ever express any concerns to you</p> <p>10 about this lawsuit?</p> <p>11 A Concerns, no.</p> <p>12 Q Okay. What efforts did you and your</p> <p>13 husband take in order to recover the BMW?</p> <p>14 A I mean, I know he contacted people to try</p> <p>15 to get the car back.</p> <p>16 Q Who did he contact?</p> <p>17 A I don't know who his contacts are. I</p> <p>18 contacted Pentagon Federal.</p> <p>19 Q And that was on May 21st?</p> <p>20 A Yes, since the car was taken on the 20th;</p> <p>21 although, I must have my days off by a day to try</p> <p>22 to get the car back. You know, she was trying</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

86	<p>1 to -- you know, Kerry Howard was trying to get the</p> <p>2 car back for me.</p> <p>3 Q Who?</p> <p>4 A Kerry Howard at Pentagon Federal was</p> <p>5 trying to get the car back.</p> <p>6 Q What did she tell you about those</p> <p>7 efforts?</p> <p>8 A She said that she couldn't get NextGear</p> <p>9 to respond to her, and then, you know, when she did</p> <p>10 get NextGear to respond, they said that they</p> <p>11 couldn't speak to her because, you know, of the</p> <p>12 case. So it just kind of spiraled to where we are</p> <p>13 now. I bought a car; I haven't seen my car in six</p> <p>14 months; I want my car back.</p> <p>15 Q Did Pentagon Federal ever tell you that</p> <p>16 NextGear did not have title to the car?</p> <p>17 A No.</p> <p>18 Q Did NextGear ever -- I mean, did Pentagon</p> <p>19 Federal ever tell you that you were sold good title</p> <p>20 to the car?</p> <p>21 A She never said that.</p> <p>22 Q All right. Did you ever undertake to</p>	88	<p>1 Q Did she ever send you any documentation</p> <p>2 from MVA regarding the BMW?</p> <p>3 A No.</p> <p>4 Q Did you ever have any phone conversation</p> <p>5 with Kerry Howard or anyone else over at PenFed</p> <p>6 about tracking down prior owners -- who the prior</p> <p>7 owners were for the BMW, either through the MVA or</p> <p>8 other means?</p> <p>9 A No.</p> <p>10 Q To date, has PenFed ever indicated to you</p> <p>11 that BW Auto Outlet ever had good title to the BMW?</p> <p>12 MR. LEVINE: Objection, foundation.</p> <p>13 BY MR. MARKELS:</p> <p>14 Q Has PenFed ever told you that?</p> <p>15 A I haven't asked.</p> <p>16 Q Okay. Are you aware that Mr. Molavi, the</p> <p>17 owner of BW Auto Outlet, has also pled the Fifth</p> <p>18 with regard to sales of vehicles by BW Auto Outlet?</p> <p>19 MR. LEVINE: Objection, foundation,</p> <p>20 hearsay.</p> <p>21 BY MR. MARKELS:</p> <p>22 Q Are you aware?</p>
87	<p>1 investigate where your title was derived from, who</p> <p>2 the prior owner of the BMW was before you owned it?</p> <p>3 A I don't even know how to do that. I</p> <p>4 don't know where to begin to do that.</p> <p>5 Q You never went to the MVA, the Maryland</p> <p>6 Vehicle Administration, to find out who had filed</p> <p>7 previously any title with regard to the BMW?</p> <p>8 A No, Kerry Howard did that.</p> <p>9 Q Okay.</p> <p>10 A She was doing that.</p> <p>11 Q And what did she tell you that she found?</p> <p>12 A She sent me everything that she had. Is</p> <p>13 her letter in here?</p> <p>14 Q Can you direct me to where her -- if you</p> <p>15 could look through Exhibit 3, you say her letter is</p> <p>16 in here. If you could direct me to where that</p> <p>17 letter is.</p> <p>18 A That's all she --</p> <p>19 Q You're looking at Mahdavi 78?</p> <p>20 A Yes.</p> <p>21 Q This is all that she sent you?</p> <p>22 A Yes.</p>	89	<p>1 A No.</p> <p>2 MR. MARKELS: I think that's all I have</p> <p>3 at this time. Did you review your notes?</p> <p>4 MR. BRAGDON: I don't have any other</p> <p>5 questions.</p> <p>6 MR. MARKELS: All right.</p> <p>7 EXAMINATION BY COUNSEL FOR PLAINTIFF</p> <p>8 BY MR. LEVINE:</p> <p>9 Q Ms. Mahdavi, going back to the issue of</p> <p>10 damages, did you do any -- did you purchase</p> <p>11 anything for the BMW after -- any parts for the BMW</p> <p>12 after you purchased it?</p> <p>13 A Two new tires.</p> <p>14 Q And what did you pay for those tires?</p> <p>15 A \$725 roughly.</p> <p>16 Q Okay. And do you have the receipt?</p> <p>17 A I do.</p> <p>18 Q Okay. And when did you --</p> <p>19 A \$745.</p> <p>20 Q And when did you purchase the tires?</p> <p>21 A The 22nd.</p> <p>22 Q Of what month?</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

90	<p>1 A April.</p> <p>2 Q In 2014?</p> <p>3 A Yes.</p> <p>4 Q Okay. And are you including that in your</p> <p>5 damages?</p> <p>6 A Yes.</p> <p>7 MR. LEVINE: That's the only question</p> <p>8 I've got.</p> <p>9 EXAMINATION BY COUNSEL FOR DEFENDANT,</p> <p>10 P.A.R.</p> <p>11 BY MR. MARKELS:</p> <p>12 Q Just one more thing. I'm sorry, but just</p> <p>13 one more. Approximately how much -- you've made a</p> <p>14 request for attorney's fees in this case. Can you</p> <p>15 tell me approximately how much you've paid so far</p> <p>16 in attorney's fees on this case?</p> <p>17 MR. LEVINE: Well, I'll object to the</p> <p>18 extent that --</p> <p>19 BY MR. MARKELS:</p> <p>20 Q I'm not asking for any specifics about</p> <p>21 what was done or anything like that. I'm just</p> <p>22 trying to get the number, a ballpark.</p> <p>23 A I have paid -- I haven't paid all of my</p>	92	<p>1 (Signature not waived.)</p> <p>2 (Whereupon, at 11:56 a.m., the deposition</p> <p>3 of JODI C. MAHDAVI was concluded.)</p> <p>4</p> <p>5 * * * * *</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p>
91	<p>1 bills.</p> <p>2 Q But how much have you incurred to date?</p> <p>3 A Incurred to date or how much I've paid to</p> <p>4 date?</p> <p>5 Q Let's start with just incurred.</p> <p>6 A Incurred? I don't want to guess because</p> <p>7 I -- I don't know the exact number.</p> <p>8 Q More than \$20,000?</p> <p>9 A Yes.</p> <p>10 Q More than \$30,000?</p> <p>11 A Yes.</p> <p>12 Q More than \$40,000?</p> <p>13 A I believe so.</p> <p>14 Q So not \$50,000 -- less than \$50,000?</p> <p>15 A I'd say close.</p> <p>16 Q So \$40,000 to \$60,000?</p> <p>17 A Yes.</p> <p>18 Q A fair ballpark. And then how much have</p> <p>19 you actually paid?</p> <p>20 A Ten.</p> <p>21 MR. MARKELS: Okay. That's all I have.</p> <p>22 MR. LEVINE: She'll read.</p>	93	<p>1 CERTIFICATE OF NOTARY PUBLIC</p> <p>2 I, CHRISTY MCGEE, the officer before whom</p> <p>3 the foregoing statement was taken, do hereby</p> <p>4 certify that the statement was taken by me in</p> <p>5 stenotype and thereafter reduced to typewriting</p> <p>6 under my direction; that the said statement is a</p> <p>7 true record of the proceedings; that I am neither</p> <p>8 counsel for, related to, nor employed by any of the</p> <p>9 parties to the action in which this statement was</p> <p>10 taken; and, further, that I am not a relative or</p> <p>11 employee of any counsel or attorney employed by the</p> <p>12 parties hereto, nor financially or otherwise</p> <p>13 interested in the outcome of this action.</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18 CHRISTY MCGEE</p> <p>19 Notary Public in and for the</p> <p>20 Commonwealth of Virginia</p> <p>21 My commission expires:</p> <p>22 September 30, 2016</p> <p>Notary Registration No.: 7233765</p>

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

<div style="text-align: right; margin-bottom: 10px;">94</div> <p>1 A C K N O W L E D G E M E N T O F D E P O N E N T</p> <p>2</p> <p>3</p> <p>4 I, JODI C. MAHDAVI, do hereby acknowledge I have</p> <p>5 read and examined the foregoing pages of testimony,</p> <p>6 and the same is a true, correct and complete</p> <p>7 transcription of the testimony given by me, and any</p> <p>8 changes or corrections, if any, appear in the</p> <p>9 attached errata sheet signed by me.</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17 _____</p> <p>18 Date JODI C. MAHDAVI</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p>	<div style="text-align: right; margin-bottom: 10px;">96</div> <p>1 Capital Reporting Company</p> <p>2 1821 Jefferson Place, Northwest</p> <p>3 3rd Floor</p> <p>4 Washington, D.C. 20006</p> <p>5 (202) 857-3376</p> <p>6 E R R A T A S H E E T</p> <p>7 Case Name: JODI C. MAHDAVI vs. NEXTGEAR & P.A.R.</p> <p>8 Witness Name: JODI C. MAHDAVI</p> <p>9 Deposition Date: WEDNESDAY, NOVEMBER 12, 2014</p> <p>10 Page No. Line No. Change/Reason for Change</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22 _____</p> <p>22 Signature Date</p>
<div style="text-align: right; margin-bottom: 10px;">95</div> <p>1 Jonathan E. Levine, Esquire</p> <p>2 Levine, Daniels & Allnutt, PLLC</p> <p>3 Heritage Square, 5311 Lee Highway</p> <p>4 Arlington, Virginia 22207</p> <p>5</p> <p>6 IN RE: Jodi C. Mahdavi vs. NextGear Capital & PAR</p> <p>7</p> <p>8 Dear Mr. Levine:</p> <p>9 Enclosed please find your copy of the</p> <p>10 deposition of JODI C. MAHDAVI, along with the</p> <p>11 original signature page. As agreed, you will be</p> <p>12 responsible for contacting the witness regarding</p> <p>13 signature.</p> <p>14 Within 21 days of November 25, 2014,</p> <p>15 please forward errata sheet and original signed</p> <p>16 signature page to counsel for Defendants, James</p> <p>17 Bragdon, Esq.</p> <p>18 If you have any questions, please do not</p> <p>19 hesitate to call. Thank you.</p> <p>20</p> <p>21 Yours,</p> <p>22 Christy McGee, CSR</p> <p>22 Reporter/Notary</p> <p>22 cc: James Bragdon, Esq.</p>	

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014
Page 1

<u>\$</u>	11th 22:7,8,17	21201 2:8	7 75:14,15
\$12,000 67:7,16,21	12 1:11 96:7	218 2:8	703 2:5
\$12,466 65:17	15 38:9	21st 77:15 78:1,5	7233765 93:22
67:6,18 68:8	16th 22:9,12,13	83:7,10,12 85:19	78 87:19
70:7,19	1730 6:17	22 41:13	79 66:4
\$2 55:19	1821 96:1	22207 2:4 95:2	<u>8</u>
\$20,000 91:8	19 39:10 63:9 66:11	22nd 89:21	8 3:10,11,12
\$22,500 64:18 65:10	1st 20:10	25 95:11	857-3376 96:3
\$23,000 23:10 65:20	<u>2</u>	25,000 41:20	89 3:6
\$30,000 91:10	2 3:11 8:2,4,9 75:20	<u>3</u>	<u>9</u>
\$34,966 65:14	76:3,10 77:7	3 3:12 8:11,12 29:15	915 7:11
\$40,000 91:12,16	2,375 53:20	60:3,4 63:8 70:16	9913 18:7
\$50,000 91:14	20 63:17	76:21 87:15	<u>A</u>
\$60,000 91:16	2000 18:12	30 93:21	a.m 1:20 92:2
\$64,000 39:16	20006 96:2	31 75:17	account 9:17,18
\$64,941.70 65:21	20036-3437 2:12	347-1275 2:9	10:7,11,12,18,20
66:8	2005 13:19	3rd 96:2	23:15,19
\$71,995 64:6	2008 15:9 17:2	<u>4</u>	24:9,13,18 25:5
\$725 89:15	2009 15:9 17:3	4 3:4 82:15	41:15,19,21 42:3,8
\$745 89:19	2010 14:14	400 2:8	accountants 6:21
<u>0</u>	2011 40:16	410 2:9	Accounting 6:5
001 30:2	2012 19:13	457-1610 2:13	accounts 23:13
<u>1</u>	2013 41:19	<u>5</u>	accurate 8:15 64:6
1 3:10 8:2,3,10	2014 1:11 19:20	5 75:14 76:8,10	acknowledge 94:4
75:13,18,19 76:22	20:20 32:9,22 34:2	82:16	across 4:19
82:13	42:8,10 66:13	525-2668 2:5	action 57:2 75:1
1:14-cv-0648 1:5	72:15 77:10 83:2	5311 1:16 2:4 95:2	93:9,13
1:30 72:17 73:21	90:2 95:11 96:7	59/90 3:5	actions 17:16 47:6
10:00 1:20	2016 93:21	<u>6</u>	actual 34:3
10th 55:8	202 2:13 96:3	6 77:6	actuality 65:16
11 20:20	20th 72:15,16	6i 19:22	actually 40:2 56:10
11:56 92:2	77:16,17,20	<u>7</u>	83:7 91:19
1120 2:12	78:1,9,17		additional 65:17,21
	83:8,9,14 85:20		
	21 77:10 83:2 95:11		

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014
Page 2

additions 8:20 address 6:16 7:10 18:5 30:11,13,14 31:1,4,5,7,8,9,11 33:9,12,21,22 35:3,7,8,21 36:2,6,10,14,16,18 ,20,21,22 37:9,13 38:10,17,19 62:15,17 63:1 71:18 Administration 61:12 87:6 advise 84:14 affidavit 81:11 affiliated 84:11 against 4:15 68:1 75:1 agency 6:8 ago 16:7 69:22 agreed 95:8 agreed-to 64:7 agreement 39:11,14 43:11 63:11,19 66:15 ahead 44:19 68:5 85:2 alert 78:4 Alex 13:16 Alexandria 1:2 allegations 75:16 alleged 48:19 51:13 alleging 56:14 Allnutt 1:16 2:3 95:1 allowance 43:13 64:15 65:6,10	allowed 41:11 already 37:13 42:12 45:22 77:2 alternate 40:6 am 31:21 67:7 93:7,10 Amendment 81:4 America 23:17,19 amount 19:14 39:19 43:3,7,17 66:8,10 answer 4:18,20 5:16 8:9 14:19 23:2 68:5 75:14 76:16 77:8 82:22 84:20,22 85:2 answered 30:12 74:3 79:4 answers 3:10,11 4:17 5:6,12,22 8:2,8 76:13,14 82:14 anybody 60:9,13 75:2 81:20 anymore 50:7 68:14,16,18,21 anyone 12:6 28:11,20 35:11 61:19 81:22 84:8 88:5 anything 8:18 12:7 22:11 28:15 29:5,10,14 46:8,11,17,20 47:4,22 48:10 56:11 58:7 69:2,10 79:1,7 83:18 89:11 90:20 anywhere 25:4 apart 15:6,13	appear 5:2 8:15 29:19 94:8 application 28:3 30:8 37:4 59:11,18 77:3 appointments 12:14,15,18,19,21 appraisal 50:5,6,9 71:5,22 appraised 50:1 71:1 appraising 72:7 approach 35:1 approximate 72:7 approximately 7:15,17 19:12 23:18 90:12,14 April 27:2 32:9,22 34:2 90:1 Arlington 1:10,17 2:4 95:2 arrangement 41:10 aspect 29:1 assume 41:20 59:14,15 assumed 62:5 assumption 62:3 attached 81:11 94:9 attorney 58:7,10 93:11 attorney's 90:13,15 audio 5:11 authorized 60:9,12 81:20 auto 14:2,10,13,16,22 15:1,16,19 16:19 20:12 21:21 28:6	46:17,20 47:6,20 48:6,8 59:16 61:19 62:4 67:10 68:8 69:6,8,13,19 70:8 79:2,11,14,18 80:6,16 82:1 84:8,12 88:11,17,18 Avenue 6:17 18:7 31:7 32:10,13 33:11 34:4,10 37:2 38:16,21 39:8 aware 17:1,4 61:10,15,22 79:17 80:5,14,18 81:22 85:7,8 88:16,22 <hr/> <p style="text-align: center;">B</p> <hr/> babysitted 16:12 background 7:1 bad 42:21 bag 52:5,14,17 balance 39:15 41:19 57:6 65:7,12 66:1 ballpark 90:21 91:18 Baltimore 2:8 67:9 bank 9:10 23:17,19 54:14,15 58:3 become 73:1 begin 87:4 beginning 1:19 19:19 20:21 behalf 1:20 2:2,6,10 believe 91:13 Beltway 14:2,10,13,16 16:19 44:3,5
---	--	---	--

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014
Page 3

best 35:1 better 5:15 bezel 49:7,10 bills 55:19 91:1 bit 44:22 48:18 BMW 18:21,22 19:21 21:8 25:21 29:5 35:3 37:14 39:11 40:18 41:7,16 42:13 43:10 45:1,16,18 50:19 52:6 59:11,22 60:6,9,12,20 61:8,20,22 62:16 63:6,12 64:7 65:19 68:2 76:17,21 77:4,11 78:9 81:19 83:17,20 84:15 85:13 87:2,7 88:2,7,11 89:11 borrow 41:11 bosses 15:21 bottom 63:15,21 bought 48:15 83:21 86:13 boxing 51:17 56:13 bra 52:19 Bragdon 2:7 3:18 4:7,9 5:19 8:1,5,11,14 13:5 14:18 18:4 34:13 37:19 44:13,18,21 49:14 58:18 59:2 70:14 71:18 76:1 89:4 95:14,21 break 5:3 44:15,16 Brief 44:20 briefly 6:18,22	45:12 brought 4:15 20:18 21:1,6 22:17 25:11 27:18 44:2,11 67:1 building 24:12 built 42:1 business 7:9 34:16,17 46:7 68:22 69:3,4 BW 15:16,19 19:5 20:12 21:21 28:6 46:17,20,22 47:2,6,20 48:1,6,7 59:15 61:19 62:4,5 67:10 68:1,8,17 69:2,6,7,13,14,19 70:7 75:5 79:2,11,14,18 80:6,16 81:22 84:8,12 88:11,17,18 <hr/> <p style="text-align: center;">C</p> <hr/> calendar 12:9,11,16,17,22 83:10 Campbell 2:11 Capital 1:6,18 81:12,18 95:3 96:1 car 18:22 19:15 20:8 22:17 24:1 25:18 29:12 30:4 31:17 32:3 34:15,19 35:13,21 36:3,4,10 37:18,20 38:17 39:22 40:19,20 41:4 43:14,19 44:2,12 45:20,22 46:11,14,22 48:15,16,17,19,21 51:4,10,13,18,19,2 0 52:1,2,6,15,21	53:6,18 55:10,12,22 56:8,9,10,17,21 57:1,11,13,14,15,1 6,22 58:15 62:1,4,6,8,22 65:16 67:15,19 73:2 74:8,10 75:2 77:17 78:21 83:16,21 84:3,11 85:4,6,15,20,22 86:2,5,13,14,16,20 card 46:7 73:8 carpool 40:2,21 cars 14:11 79:11,19 80:7 Cartier 48:21 49:6 71:1,10 72:8 case 1:5 17:13 21:9 48:9,13,14 60:19 61:3 71:9 72:12 80:1,19 81:13,19 82:20 86:12 90:13,15 96:5 cash 53:1,7,10,14,17 54:9,12 64:5 caused 56:15 cc 95:21 center 51:11 certain 53:9 Certificate 30:22 35:4 60:5 61:8,11 62:16 93:1 certify 93:4 chain 82:6,7 change 52:12 96:8 Change/Reason 96:8 changed 43:21	changes 8:19 42:3 94:8 charge 64:11 75:11 chargers 56:11 charges 64:10 Charles 2:8 chase 73:11,13 check 31:10 35:9 53:12 66:6,16 checks 53:3 choice 35:2 chose 38:17 Christy 1:17 93:2,18 95:19 civil 17:11,12 claim 4:15 clarification 5:1 clarify 4:22 clear 57:10 59:9 73:1 client 30:16 80:11 clients 6:10 client's 36:14,15 close 40:4 91:15 closed 68:22 closet 50:17 clothes 52:8,10 collect 53:15 collects 53:17 54:13 comes 8:18 commission 75:6 93:20 common 55:21 56:1 Commonwealth
--	--	--	--

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014
Page 4

1:19 93:19 communicating 13:10 communication 9:21 78:10 communications 9:12,13 company 1:18 6:9 9:21 14:22 31:20,21,22 32:1,3,4,6,8 33:3,7,9 34:3,15,19 35:18 36:5,6,7,8 72:7 96:1 complaint 75:17 complete 26:10,16 27:21 39:1 94:6 completed 27:4 38:20 39:8 computer 11:1 concern 68:15 concerned 35:6,7 concerning 82:19 concerns 85:9,11 concluded 92:3 confirm 41:14 consecutive 57:19 console 51:11 Constitution 81:5 construction 32:1,11 38:20 39:4 contact 77:22 85:16 contacted 78:8,13,16 85:14,18 contacting 95:9	contacts 85:17 contention 48:20 continue 47:16 continued 11:7,13 12:3 continuing 56:20 contract 22:3,6,8 23:3,7 26:5 conversation 61:18 88:4 conversations 42:11 48:4 58:12 80:10 84:17 convictions 17:4,7 copies 8:15 76:11 copy 50:5,8 71:3 95:6 corner 30:2 Corporation 6:7 correct 8:22 10:14 11:1 15:10,19 19:7,15,22 30:9 32:19 34:2,7 36:11 38:11 39:12,16 59:11 63:6 65:4 66:11 67:3 72:4 74:12 76:22 77:4 80:16 94:6 corrections 94:8 correspond 10:14,17 cost 49:21 65:17 counsel 1:14 3:4,5,6,18 4:6 59:4 71:9,13 72:11 89:7 90:9 93:8,11 95:13 couple 30:20 50:14 course 58:6 80:14 court 1:1 5:4,10,16	13:2 CPA 7:2 32:5,6 34:22 credit 43:9,18 57:3,4 64:22 66:7,16 criminal 17:3,7 CSR 1:17 95:19 currently 6:2 13:22 38:6 40:1 <hr/> D <hr/> D.C 2:12 6:15 96:2 damages 56:4,14,15,16 89:10 90:5 Daniels 1:16 2:3 95:1 date 22:19 60:6 72:13 88:10 91:2,3,4 94:17 96:7,22 dates 15:2 daughter 16:12 Dave 45:17,18 46:9 Davis 54:21 day 13:13 21:5 25:15,17,18 40:7 50:11,21 55:4 77:17 78:1,20 85:21 days 85:21 95:11 deal 26:20 43:14 Dealer 64:10 Dear 95:5 Deb 77:10 decide 19:21 20:2 21:14	decided 19:17 32:2 deciding 11:17 decision 31:17 35:12,16 declared 57:7 default 57:8 Defendant 1:15 2:6,10 3:4,5 4:6 59:4 90:9 Defendants 1:9 95:13 deferred 57:1,17 58:9 degree 7:4 delete 11:5,13,16,18 12:1 deleting 11:14 depends 40:10 deponent 17:6 deposit 22:7,8,16 23:10,11 26:6 41:16 deposition 1:12 3:9 4:10 8:3,12 80:19,21 81:1,2 92:2 95:7 96:7 derived 87:1 describe 6:18,22 9:4 45:12 49:5 83:22 described 45:11 65:3 desk 12:16 details 42:17,22 47:1 diamonds 49:6 difference 65:22 different 25:18
---	---	--	--

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014
Page 5

direct 87:14,16 directing 84:19 direction 93:6 discuss 13:12 35:19 36:1 discussed 42:12 68:7 82:5 discussions 82:18 84:2,6 DISTRICT 1:1 Division 1:2 document 3:12 38:11,13 60:19 61:2 64:2 72:11 documentation 88:1 documents 8:7 9:2,5,6,9 22:20 23:7 29:16,18,19 44:14 55:18 71:4 domain 10:3 done 37:5 44:6 90:20 door 73:4 doorbell 45:15 83:3 drive 7:11 21:11 25:15 26:1 40:1,6,9 56:2 drives 25:17 40:8 driveway 51:21 driving 19:1 38:7 40:6 dropped 57:4 drove 25:14 due 78:10 duly 4:4 duplicate 48:1	during 61:17 72:13 <hr/> E <hr/> earlier 30:7 37:21 early 25:11 42:8 72:14 77:19 EASTERN 1:1 edge 49:11 educational 7:1 efforts 85:12 86:7 either 88:7 else 25:4 28:16 35:11 46:11 56:12 75:2 84:8 88:5 e-mail 9:11,13,14,19 10:6,9,10,12,15,22 e-mailed 12:6 e-mails 10:3,6,8 11:5,8,11,13,18,22 employed 6:2 16:19 93:8,11 employee 75:5 93:11 employer 6:16 employment 15:2 24:19 Enclosed 95:6 entire 77:22 errands 40:21 errata 94:9 95:12 Esq 95:14,21 Esquire 2:3,7,11 95:1 estimate 41:18 Evelius 2:7 eventual 34:14 eventually 37:6	everything 87:12 evidence 60:5,11 82:1 exact 22:19 91:7 exactly 37:5 66:19 81:16 examination 1:14 3:3 4:6 59:4 89:7 90:9 examined 4:5 94:5 example 27:13 exhibit 8:3,12 29:15 60:3,4 63:8 70:15 75:13,18,19,20 76:3,5,10,21 77:7 82:13 87:15 Exhibits 3:9,18 8:2 expecting 57:22 expires 93:20 explain 79:1,7 express 85:9 extent 80:10 90:17 extra 52:10,14 eye 20:13 <hr/> F <hr/> fact 35:17 56:16 65:2 66:3 78:8 facts 75:16 failure 68:1 fair 5:7 11:21 27:18 39:7 41:9,21 42:6,16,20 51:22 91:18 Fairway 7:11 familiar 82:5,11 family 10:17 11:22	13:7,10 Federal 19:11 66:7,16 85:18 86:4,15,19 Fee 64:11,12 feel 22:11,18 23:1 fees 56:18 90:13,15 fell 66:17 Fifth 79:18,22 81:4 88:17 figure 32:6 34:22 78:3,21 file 31:2,8 32:7 36:19,21 37:13 62:18 70:3 77:3 84:14 filed 67:17,22 70:5 81:13 87:6 files 9:8 filing 70:4 fill 37:3,6 59:10 filling 27:8 28:3 30:8 finalized 43:22 financed 19:6 financial 6:20 financially 93:12 financing 27:5,9 28:21 39:19 fine 4:18 70:17 76:6 finish 5:5,6 fired 69:6,7 first 4:4 19:17 20:7,15 22:5 26:1,2,3,22 29:22 33:5 59:1 60:4 67:15
---	--	---	---

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014
Page 6

flip 29:17 38:9 flipping 44:14 floor 79:8 96:2 folders 11:10 foot 74:7 foregoing 93:3 94:5 form 27:15 37:3,6,10 60:14 formation 32:8 formed 34:3,6 forming 31:20,21 33:2 forth 25:14,15 64:12 66:10 75:16 forward 95:12 forwarded 33:20,22 foundation 68:3 70:10 88:12,19 four-door 20:3 free 22:11 23:1 frequent 13:9 frequently 30:18 Friday 21:7 friends 10:17 11:22 13:6,10 full 5:21 funded 24:3 funds 34:10 <hr/> G <hr/> Gallagher 2:7 general 4:12 10:5 14:9 24:11 generally 8:6 29:18 49:5	gentlemen 72:20 George 7:7 gets 33:20,21 given 71:8 72:10 82:1 94:7 gives 54:14 giving 5:21 81:6 GLK 19:2 37:22 38:1 40:10,11,14 43:4,15 44:2,3 63:3,4 64:22 65:2 66:17,19 67:1,3 gloves 56:13 grabbing 51:20 guess 7:20 10:22 12:20 21:12 24:11 26:9 31:13 32:2 39:2 55:21 56:4 91:6 guy 45:15,21 46:1 guys 45:17 48:16 gym 51:1,5,8,16,17 52:5,8,10,14,16 <hr/> H <hr/> handle 29:1 33:3 handled 28:6,8 79:11 handling 54:12 happen 42:18 66:20,21 67:1 83:7 85:5 happened 45:13 67:5 78:21 81:2 83:7 84:18 haven't 42:12 56:8 58:5,16 71:19 86:13 88:15 90:22	having 4:4 65:22 81:1 Headshakes 5:13 hear 58:6,8 heard 58:5 hearsay 88:20 held 60:19 79:11 he'll 14:21 help 5:14 23:2 83:12 helps 27:14 hereby 93:3 94:4 hereto 93:12 Heritage 2:4 95:2 he's 14:20 45:20 75:11 79:21 80:22 85:8 hesitate 95:16 Hi 4:8 Highway 1:16 2:4 95:2 Hills 30:13 hired 16:22 home 7:10 20:18 21:1,6 22:17 25:11 27:19 31:5 32:14,16 44:2,12 45:5,6,7 47:8 51:18 55:14,16,20 67:1 73:16,19 83:3 honest 55:19 honestly 26:4 hooked 45:22 hours 72:15 house 25:12 55:1 66:18 household 75:9	Howard 77:12 86:1,4 87:8 88:5 hung 74:18 husband 9:7 10:15 12:1 18:9 20:4 26:14,20 27:11 28:8,15 29:1,4 35:11 37:8 38:14 42:14 43:1 44:2,9 45:7,19 46:10,16,19 47:8,16,19,22 48:5 49:15 58:14 59:14,15 61:18 66:22 68:7,20 69:5 73:14,16 74:9,19 75:4 78:2,11,13 79:17 80:5 83:16 84:12,14 85:13 husband's 14:15 15:21 49:2 80:18 <hr/> I <hr/> I'd 42:10 54:4 55:11 71:14 83:9 91:15 idea 26:15 47:21 69:16 70:1 75:6 identification 8:4,13 identified 20:8 I'll 4:12,14 5:5 11:19 22:18 29:22 58:13,18 59:2 90:16 I'm 4:13 8:1 13:4 17:1 22:10 24:12,16 32:5 42:20 44:13 46:8 52:2 56:16,17,18 57:1 67:5,14,15,19 68:19 75:21 80:9 84:16,21
--	---	--	--

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014
Page 7

90:11,19,20 inbox 11:11,12 Inc 1:6,8 59:7 incarcerated 15:9 incarceration 17:2 incident 47:9 include 65:22 including 64:10 90:4 income 24:13 69:10 incorrect 82:2 incurred 56:5 91:2,3,5,6 indicate 60:11 indicated 80:22 88:10 indicating 69:20 indication 60:8 indicator 71:9 indicia 73:6 informal 41:10 information 27:15 63:18 65:4 73:8 Injunction 81:13 inside 73:12 instead 5:14 insurance 38:10 50:3,6,8 57:1 71:1,4,6,22 72:3,7 insured 38:17 71:6 72:1 intent 38:21 intention 63:5 interest 7:16 interested 20:8 93:13	interrogatories 8:2,16 16:11 30:12 45:12 interrogatory 75:14,15 76:14 82:14,16 investigate 87:1 involved 8:22 17:10,15 28:16 involving 48:1 Island 6:17 issue 21:9 89:9 issued 66:7,17 issues 46:17 48:1 it's 4:18 6:9 10:14 11:19 32:2 34:8 39:1 40:16 41:9,10 48:16 61:4 68:14,15,22 69:3 70:7 71:6,22 76:2 83:6,21 I've 43:12 49:19 52:2 69:18,22 80:17 90:8 91:3 <hr/> J <hr/> Jackson 2:11 James 2:7,11 4:8 59:7 71:16 95:13,21 January 14:14 Jefferson 96:1 jewelry 55:17 job 6:4,18 14:4,7,15 Jodi 1:3,13 4:3 75:21 92:3 94:4,17 95:3,7 96:5,6 joint 70:3,5	jointly 18:9 Jonathan 2:3 95:1 Jones 2:7 <hr/> K <hr/> Kerry 77:12 86:1,4 87:8 88:5 keys 45:15,18,20 73:5 kids 45:6 73:12 knew 15:18 66:22 knocked 73:4 knowledge 57:7 70:12 74:6,22 75:3 <hr/> L <hr/> laid 4:13 landlord/tenant 17:16 large 42:3,7 last 11:14 47:19 49:19 54:3 57:3 later 26:17 44:7,8 law 1:15 lawsuit 17:11 85:7,10 learn 44:5 lease 79:8 leave 46:2,14 52:1 74:14 leaving 51:8 74:19 Lee 1:16 2:4 95:2 legal 56:18 82:8 legally 85:5 lender 39:20 less 64:14 65:10	91:14 let's 5:4 18:21 75:13 91:5 letter 87:13,15,17 Levine 1:16 2:3 4:13 13:2 14:17 18:1 34:11 37:15 44:16,19 60:14 61:13 68:3 70:10 71:14 74:2 75:19 76:3,8 79:3 80:9 82:8 84:16,21 88:12,19 89:8 90:7,16 91:22 95:1,5 lienholder 65:7 Line 96:8 Lisa 81:11 listed 50:9 litigation 12:4,7 48:11 80:15 little 18:21 44:22 48:18 live 13:20 16:9 lived 15:6,8,12 lives 40:4 living 39:8 LLP 2:7 loan 19:14 43:4 79:2,8 loans 18:16 57:8 locate 20:12 located 6:14 7:20,21 locations 6:12 locker 51:17 52:12 long 70:4 81:11 lot 25:19 79:19
--	---	---	--

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014
Page 8

lower 30:2	married 13:15,18 15:5 18:18,20	method 12:13	MVA 87:5 88:2,7
<hr/> M <hr/>	Maryland 2:8 7:22	mid-April 27:3	<hr/> N <hr/>
Mahdavi 1:3,13 3:9	15:1 17:21 18:2,6	middle 32:11 45:14	N.W 2:12
4:3,8 8:3,12	31:2,7,17,21	55:5	Navid 13:15
13:15,16 15:6,8	33:6,10	mind 8:19 44:18	negative 57:2
16:18 17:3 18:18	35:3,7,13,21	minor 17:7	neighborhood 33:14
22:18 25:7,11 30:2	36:2,3,5,6,7,9,10,1	minute 44:13	neither 93:7
41:13 44:22 59:6	8,20 37:1,12 48:11	Mitzi 54:21	NextGear 1:6 2:6
60:3 63:9,17	61:11 62:16,18	model 40:15	3:4,11 4:6,9,15 8:8
66:4,11 69:21	80:15 87:5	Molavi 15:22	28:11 60:8,12,20
76:22 87:19 89:9	Mason 7:7	16:15,21 47:5 84:3	61:3 75:1 79:2
92:3 94:4,17	matter 44:17 80:12	88:16	80:15 81:12,18
95:3,7 96:5,6	may 18:19,20 44:8	Monday 26:2,4 45:3	86:8,10,16,18 95:3
Mahdavi's 15:15	58:19 61:5 66:13	50:18	96:5
75:22	72:15,16 77:10	monetary 56:15,16	NextGear's 61:8
mail 30:6 31:10,14	80:10	money 23:19,22	82:14
33:19,21 35:9	83:2,7,8,9,10,12,1	24:14 25:4,7 42:2	night 21:1
76:22	4 85:19	52:20 53:5,18	45:1,3,13,14 46:11
mailbox 33:16,18	maybe 16:6 50:14	55:9,15,22 67:8,13	47:11 51:15
major 7:8	McCloud 77:10	monies 69:20	nobody 74:7
management 6:7,9	McGee 1:17 93:2,18	Montauk 18:7 31:7	nods 5:13
10:1	95:19	32:10,13 33:11	none 70:18
manager 14:8 53:16	mean 11:20 25:17	34:4,10 37:2	nor 93:8,12
54:18	48:15 52:2 53:8	38:16,21 39:8	normal 55:4
March 20:19,20,22	67:14 68:19 75:19	month 55:6 58:1,3	normally 55:9,11,12
22:14,15 23:4,8	76:21 81:8 85:3,14	66:15 89:22	North 2:8
25:11 26:3,6,16	86:18	months 11:14 30:20	Northwest 96:1
mark 8:1,11	means 88:8	48:16 66:14,15	Notary 1:18
marked 8:4,9,10,13	medications 5:20	86:14	93:1,18,22
60:2	meet 54:22	month's 53:21	notes 58:18 59:1
Markels 2:11 5:9	members 10:18	morning 59:6	89:3
49:9,12 58:20,22	men 74:7,10,13	72:15,18 73:21	notice 1:15
59:5,7 60:17 61:14	mentioned 56:8,11	77:19 83:2	November 1:11
68:4 71:12,16,20	Mercedes 40:13	mortgage 75:10	95:11 96:7
72:2 74:5 75:21	message 13:6	Motion 81:12	Nozary 16:1,16,21
76:4,9 79:6 80:13	messages 13:12	multiple 6:10,12	47:5 84:5
82:10 84:19 85:1	met 16:3 54:18 74:9	53:22	
88:13,21 89:2,6			
90:10,18 91:21			

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014

Page 9

<hr/> <p>O</p> <hr/> <p>object 80:9 84:16 90:16</p> <p>objection 14:17,20 18:1 34:11 37:15 60:14 61:13 68:3 70:10 74:2 79:3 82:8 84:21 88:12,19</p> <p>objections 77:9 83:1</p> <p>obligations 75:9</p> <p>obtained 27:10 39:19 48:2 79:14</p> <p>occasions 16:6</p> <p>occurred 72:14</p> <p>occurrence 82:19</p> <p>office 6:14 30:15,16,19 31:14 36:15 39:3</p> <p>officer 93:2</p> <p>offices 1:15</p> <p>oh 13:4 30:3 61:17 76:4</p> <p>okay 4:12 5:18 12:20 17:15 22:21 30:3 44:3 59:3 61:7,17 62:7 69:5,9 71:8,20 72:10,17 73:6 74:1 78:4 80:18,22 81:17,22 83:15 85:2,12 87:9 88:16 89:16,18 90:4 91:21</p> <p>ones 11:18 54:5</p> <p>opposed 73:2</p> <p>Opposition 81:12</p> <p>oral 1:14</p>	<p>order 61:10 65:19 85:13</p> <p>original 43:17 81:19 95:8,12</p> <p>originally 38:2 63:5</p> <p>others 18:3 53:12</p> <p>otherwise 4:22 93:12</p> <p>outcome 93:13</p> <p>outfits 73:7</p> <p>Outlet 59:16 61:19 62:4 67:10 68:1,8 69:6,8,13,20 70:8 75:5 79:11,14,18 80:16 82:1 84:8,12 88:11,17,18</p> <p>Outlet's 80:6</p> <p>Outlook 10:20,21 12:11</p> <p>outside 45:16</p> <p>outstanding 19:15 43:3</p> <p>overnight 51:14 55:22</p> <p>owed 65:12 66:1</p> <p>owned 34:15 65:7 87:2</p> <p>owner 18:8 61:20 62:4,5 87:2 88:17</p> <p>owners 15:18 88:6,7</p> <hr/> <p>P</p> <hr/> <p>P.A.R 1:8 2:10 3:5,10 8:10 47:14 59:4,7 75:1,22 76:1 78:9 90:9 96:5</p> <p>page 3:3,9 29:22</p>	<p>30:1 38:9 39:10 60:4 75:14 76:7,8,10 77:6 82:15 95:8,13 96:8</p> <p>pages 94:5</p> <p>paid 41:15 43:5,12 53:5 66:10 68:8 69:13,14,17,20 70:8,13 90:14,22 91:3,19</p> <p>pair 52:18</p> <p>Palm 6:7 9:20,22 10:1,4</p> <p>pants 52:19</p> <p>paper 12:16,17</p> <p>paperwork 27:8,10,12,19,21 69:19</p> <p>PAR 95:3</p> <p>Paragraph 75:17</p> <p>participate 35:12</p> <p>particular 76:13</p> <p>parties 1:21 93:9,12</p> <p>party 82:20</p> <p>Pasha 49:6</p> <p>pause 44:20</p> <p>pay 44:1,3 53:7,10,12,14 55:7 58:4 89:14</p> <p>paying 34:9 43:7 56:17,18 57:1,10,13 75:8</p> <p>payment 26:14,16 57:22 65:20 70:19</p> <p>payments 22:1 54:12 56:21,22 57:1,16,20 58:9</p>	<p>pays 75:10</p> <p>PDI 64:11</p> <p>pending 12:4 80:15</p> <p>PenFed 19:9 28:21 43:4 56:20 57:7 65:20 70:8,13,16,20 77:22 78:4,8,14,17 88:5,10,14</p> <p>Pentagon 19:11 66:7,16 85:18 86:4,15,18</p> <p>people 73:3 74:10 85:14</p> <p>period 15:9</p> <p>person 81:6 84:10</p> <p>personal 9:8,16,18 10:8,10,12 12:14,21 34:10</p> <p>personally 53:15</p> <p>phone 11:3 56:11 73:17 74:18,20 88:4</p> <p>pick 54:9</p> <p>picked 31:14</p> <p>picking 55:5</p> <p>Plaintiff 1:4 2:2 3:6 89:7</p> <p>plan 26:10,12 34:15,18 39:7 43:17,21</p> <p>planned 39:2</p> <p>please 4:22 5:3 41:13 95:6,12,15</p> <p>pled 79:17,21 88:17</p> <p>PLLC 2:3 95:1</p> <p>Plus 65:11</p>
---	--	---	---

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Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014
Page 10

<p>point 35:19 36:4 39:9 43:21 46:16 70:22</p> <p>police 45:21,22 46:1,3,4,15 74:9,12,14,16,21,2 2</p> <p>policy 38:11</p> <p>Porsche 41:5 56:3</p> <p>position 78:6 81:18</p> <p>possession 25:13</p> <p>practice 10:5 11:17 52:1,3,4 54:11</p> <p>practices 80:6</p> <p>Preliminary 81:13</p> <p>present 1:20</p> <p>preserving 14:20</p> <p>pressure 22:19</p> <p>pretty 42:5</p> <p>previous 14:15</p> <p>previously 87:7</p> <p>price 64:6,7</p> <p>principals 15:18</p> <p>printed 30:1</p> <p>prior 16:6 58:13 59:21 60:19 61:12,19 62:17 77:3,9 87:2 88:6</p> <p>privilege 84:17</p> <p>probably 41:20 42:21</p> <p>procedure 58:15</p> <p>proceedings 93:7</p> <p>process 26:12 28:12 34:8,20 79:13</p> <p>Processing 64:11</p>	<p>produced 9:6 29:16,20 61:3 66:6 70:15 71:9,12,15 72:12</p> <p>production 3:12 9:1 38:10 60:19 61:3</p> <p>professional 12:14</p> <p>prohibit 5:21</p> <p>project 32:12,21 39:4</p> <p>properties 7:13,18 17:18,20 18:15 24:4 25:1,3 26:13 54:6,7 82:4</p> <p>property 25:12 33:4,16 34:4 38:22 48:19 53:16 54:18 56:7</p> <p>proposed 26:20</p> <p>provided 62:10</p> <p>provides 81:5</p> <p>Public 1:18 93:1,18</p> <p>purchase 18:14,17 19:6 21:15,17,21 23:4,7 24:1 26:11,16 27:9,22 28:16 29:2 30:5 37:14 39:11 41:22 42:8,13,17,22 43:10,22 58:14 63:6,11 65:19 66:14 89:10,20</p> <p>purchased 18:11,22 19:3,12 29:6,11 62:3 89:12</p> <p>purchaser 39:5</p> <p>purchasers 79:15</p> <p>purchasing 28:12,20 58:15</p>	<p>purposes 34:16,17 50:3 71:1</p> <p>pursuant 1:15 72:6</p> <p>pursue 73:15</p> <p>pursued 74:7</p> <hr/> <p style="text-align: center;">Q</p> <hr/> <p>question 4:18,20,21 5:2 14:21 23:3 24:11 29:9 35:22 39:2 42:21 60:10 90:7</p> <p>questions 4:14 5:6 58:19,21 59:1,8 80:6 89:5 95:15</p> <p>quickly 83:11</p> <p>quiz 22:10</p> <hr/> <p style="text-align: center;">R</p> <hr/> <p>rang 45:15 83:3</p> <p>rather 31:5</p> <p>RE 95:3</p> <p>reading 11:5,8</p> <p>real 82:4</p> <p>really 12:19 24:16 36:8 81:8,9 83:11 85:3</p> <p>rebuilding 32:16</p> <p>recall 16:18 19:17 20:7,15 21:5 22:5 23:3,6,16 24:10 25:6 26:4,22 28:3 29:4,10 30:7 41:18 42:14 44:9 48:6 71:16</p> <p>receipt 89:16</p> <p>receive 33:19 43:9 77:3</p>	<p>received 76:17,20,22</p> <p>record 14:21 59:9 93:7</p> <p>recover 67:18 84:15 85:13</p> <p>reduced 93:5</p> <p>refer 29:22</p> <p>referred 37:21</p> <p>refinancing 26:13</p> <p>reflect 70:19</p> <p>refund 67:12</p> <p>refunded 67:6</p> <p>regard 75:2 79:18 81:5 83:17 87:7 88:18</p> <p>regarding 27:22 28:21 48:9 60:6 83:17 88:2 95:9</p> <p>regards 34:3</p> <p>register 31:17 35:12,20 36:3,10</p> <p>registered 37:18 38:2,3</p> <p>registering 31:6</p> <p>Registration 64:11 93:22</p> <p>regular 52:1,3,4</p> <p>regularly 31:10 35:8</p> <p>related 12:7 93:8</p> <p>relative 93:10</p> <p>relevance 14:17 18:1 34:11</p> <p>remained 25:12</p> <p>remember 22:19 61:5,6,7 66:19 81:14,15</p>
---	---	--	---

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014
Page 11

rent 52:20 53:5,18,21 54:6,12 55:5,9,15,22 rental 24:4 25:1,3 26:13 rented 41:6 Repeat 60:10 repoed 74:8 reporter 5:10,16 13:3 Reporter/Notary 95:19 reporter's 5:4 reporting 1:18 47:16 96:1 repossessed 41:7 46:12 48:20 50:19 53:19 77:11 repossession 40:18 45:1 47:14 48:5 54:18 56:5,15 58:13 72:13 73:2 78:5 83:15 84:3,11 represent 4:9 59:7 representation 62:12 request 9:1 90:13 requested 67:12 requests 82:14 require 56:20 residence 32:18 residential 7:18 32:14 33:4 38:22 39:4 respective 1:21 respond 86:9,10 response 29:20 82:9	responses 9:1 75:22 responsibilities 6:19 14:5,6 responsible 75:8 95:9 responsive 9:5 result 56:5 retail 63:11,19 66:14 retained 3:18 returns 70:2,3,6 review 6:20 8:6,19 9:11 64:2 89:3 reviewed 8:16 81:10 Rhode 6:17 right-hand 30:2 65:11 road 20:6 room 51:18 52:12 roughly 41:20 89:15 rules 4:12 <hr/> S <hr/> safe 55:14,16,17,18,20 sake 5:4 salaried 75:5 salary 15:15 24:4,21 25:3 sale 60:9,12 64:7 sales 63:19 79:18 88:18 saving 23:22 savings 24:2,3,5,6,9,12,17, 18,21 25:5,8 saw 16:11 20:3,6,7	schedule 13:13 score 57:4 seat 56:9,10 seeing 61:7 81:14 seen 59:21 60:6,18,21 61:2 69:18,19,22 70:2 71:19 80:17 86:13 sell 38:21 39:4,6 68:1 79:14 selling 80:7 send 13:9 88:1 sense 58:20 sent 30:21 31:9,15 33:21 36:19 87:12,21 separate 11:10 separately 70:4 September 13:19 93:21 Services 1:8 8:10 59:7 75:1,22 78:9 setting 33:14 several 16:6 82:4 sheet 94:9 95:12 She'll 91:22 shirt 52:19 shoes 52:19 shop 69:1 short 44:15 showed 72:21 shows 65:6 sign 22:3,5 27:19 76:12 signature 63:15,21 92:1 95:8,10,13	96:22 signed 8:16 26:5 39:11,14 64:3 66:15 76:12 94:9 95:12 signing 23:3,6 simply 62:17 sister 41:10 57:11 sister's 40:19,20 41:4 six 11:14 48:16 86:13 slight 42:2 small 73:12 social 12:21 socially 16:16 sold 14:11 81:20 86:19 somebody 59:15 someone 40:2,4 58:9 sometime 20:21 44:7 Somewhere 19:19 20:10 72:19 sorry 13:4 36:1 42:20 68:19 90:11 sort 5:13 39:3,20 sound 5:7 source 15:1 24:20 sources 24:6,13 South 2:12 speak 28:19,20 86:11 speaking 32:5 34:22 63:4 specific 8:18 specifically 24:10
---	--	--	---

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014
Page 12

specifics 90:19	Street 2:8,12	telephone 77:11	61:8,11,12 62:8,16
speculate 4:16	strike 83:22	Temple 30:13	64:11 67:2 68:2
speculation 37:16	structure 26:20	ten 7:17 17:20 49:19	76:17,20 77:3
61:13 70:11	Subject 77:8 83:1	91:20	79:10,14 81:19
spend 16:15	submit 61:12	tenant 17:14	82:6,7 83:17,20
spiraled 86:12	substance 82:18	tenants 53:7,9,14,22	86:16,19 87:1,7
spoke 77:10	suit 67:17,22 84:14	54:2 55:7	88:11
sports 52:19	Suite 2:8	tenant's 53:8	titles 48:1
spousal 84:17	Sunday 54:19	tennis 52:18	today 5:20 23:1 56:2
Square 2:4 95:2	SunTrust 54:16	term 49:13 82:5,11	58:16
staff 6:21	supervise 6:21	terms 21:17,19	top 82:15
staffing 6:8	supplemental 8:9	test-drive 21:3,12	tore 32:15
stage 32:8	75:22 76:13,16	test-drove 26:3	torn 33:1
stance 81:21	77:8	testified 4:5	tow 46:1
standing 74:13	support 75:16	testimony 81:6,7	Tower 2:12
start 49:18 91:5	supposed 43:11,13	82:1 94:5,7	track 12:13,18,20
started 14:12 27:5	sure 4:13 18:13	text 13:6,12	tracked 74:21
starting 28:1	22:10 24:11 52:2	Thank 95:16	tracking 88:6
state 76:17 82:18	59:8 77:15	that's 9:20 19:9 21:8	trade 43:18 63:5
stated 60:2	sweatshirt 52:19	26:13 30:16 31:2	trade-in 43:9,13,18
statement 41:15	switched 76:5	35:18	64:15,22
50:9 93:3,4,6,9	sworn 4:5 81:6	36:13,18,19,21	65:3,6,10,12,16
statements 6:20 9:10		38:19 45:20 46:14	66:1,17,20,21,22
70:16,19	<hr/> T <hr/>	52:4 59:3 60:4	traffic 17:8
states 1:1 7:21	taking 5:11 56:18	62:20 69:11 70:17	transcript 5:12
status 32:21	talk 18:21 28:11	74:15,20 75:11	transcription 94:7
stayed 42:5	44:22 48:18	76:5 78:5 81:21	transfer 22:7 42:7
stealing 73:3	talked 46:10 48:15	87:18 89:2 90:7	transferred 22:16
stereotype 93:5	58:16 77:2 84:10	91:21	77:12
step 67:15 85:5	talking 35:17	thereafter 93:5	transferring 34:18
stopped 11:14	tax 32:5 70:2	there's 14:20 27:14	tried 73:14 85:4
store 11:7	taxes 34:22	32:18 33:18 52:11	truck 46:1
stored 11:1	technical 49:13	tires 89:13,14,20	true 25:10 70:7 93:7
storing 10:6	technically 43:12	title 14:7 28:4	94:6
	81:8	30:4,8,22 31:2,8	truthful 5:21
		34:18 35:4 36:19	try 5:5 13:2 20:12
		37:4,7 59:11,19,21	
		60:5,6,19	

Capital Reporting Company
Mahdavi, Jodi C. 11-12-2014
Page 13

85:5,14,21 trying 22:10 67:14,19 78:20 85:22 86:1,5 90:21 Tuesday 83:9,10 turn 39:10 41:13 63:17 77:6 Twentieth 2:12 type 18:22 32:6 33:14 typewriting 93:5 typewritten 27:14,16 <hr/> U <hr/> Uh-huh 5:8 7:5 10:2 11:2 13:1 16:8 20:1 21:2 25:20 32:17 33:8 45:2 46:6 52:7 62:19 65:15 66:5 71:2 82:17 uh-huhs 5:10,15 undergrad 7:4,8 understand 4:19,21 5:2 81:4 understanding 14:9 39:18 63:14 64:5,21 81:17 83:6 understood 39:15 undertake 86:22 Union 66:7,16 UNITED 1:1 unless 14:19 unpaid 39:15 usual 54:11 usually 11:9	<hr/> V <hr/> vaguely 81:14 valuable 55:18 value 71:5,6,10 72:3,6,7 variations 42:1,4 various 64:10 vehicle 19:3,12,18 20:2 21:15,21 25:11 26:7,11 27:1,5,6,9,22 28:1,13,17,20 31:6 38:4,6 40:9 41:7 42:9,13 46:5 48:5 56:2 58:14 61:11 64:6 65:2,3 74:7 87:6 vehicles 40:17 41:1 88:18 verify 8:7 83:11 Vienna 7:11 13:20 33:22 violations 17:8 Virginia 1:1,10,17,19 2:4 7:11,22 16:9 17:22 18:3 38:3 55:2,3 93:19 95:2 vocalize 5:12 vs 1:5 95:3 96:5 <hr/> W <hr/> W-2 69:18,22 wait 59:2 waited 78:1 waiting 78:2 waived 92:1	waiving 77:9 83:1 Washington 2:12 6:15 67:9 96:2 wasn't 36:8 51:22 73:19,20 78:12 watch 48:21 49:1,2,3,16 51:4,7,12,13 71:1 72:8 watch's 71:10 wear 50:11,13,21 wearing 49:18,19 50:16,18 We'd 32:3 Wednesday 1:11 83:12,13 96:7 week 21:5 weekend 21:11 26:2 54:10,17 weeks 50:14 we'll 5:12 22:20 we've 48:15 70:5 82:4 whatever 24:8,16,18 Whereupon 4:2 92:2 whether 8:7 29:19 58:4 69:12 75:4 83:19 white 21:8 45:16 whole 34:20 whom 93:2 who's 5:11 Winchester 53:17 55:3 witness 4:4 5:18 13:4 18:2 34:12	37:17 44:17 49:10 60:15 70:12 71:21 74:4 76:2,7 79:5 95:9 96:6 wore 49:3 work 6:6,10,12 9:16,19 10:6,8,15,18 11:1 12:18,19,21 21:20 25:14,16 34:10 36:14 39:22 40:3 47:17,20 50:21 51:2 56:19 73:20 worked 14:22 73:7 working 13:22 14:2,12,16 workout 52:12 work-related 11:19 works 68:12,21 <hr/> Y <hr/> yet 34:5,21 37:5 58:2,5 67:14 68:6 72:10 Yours 95:18 you've 4:15 17:15 48:4 60:6 61:2 66:13 69:19 84:10 90:12,14
---	---	--	--